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BOOK CHAPTERS **TRENDS IN COMMERCE AND MANAGEMENT**

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SNO	CHAPTERS – CONTENT TITLE/AUTHOR(S)/AFFILIATIONS	PAGE NO
1	ROLE OF TECHNOLOGY IN HUMAN RESOURCES AND INTELLECTUAL PROPERTY IN CREATING EFFECTIVE HIRING PRACTICES - DR. KARTHICK.K, MBA., PHD, Head, Department of Management, Nilgiri College of Arts & Science, Thaloor, Tamil Nadu	1-5
2	IMPORTANCE OF LEVERAGING TECHNOLOGY FOR THE SUSTAINABLE ECONOMY AND ENTREPRENEURSHIP -MR RAJAGOPALAN S Assistant Professor, Department of B. Com (CA), Nallamuthu Mahalingam College (Autonomous), Pollachi.	6-11
3	WOMEN ENTREPRENEURS: CHALLENGES AND WORK-LIFE BALANCE- DR.D. MYTHILI, Asst.Professor, Department of MBA, Sri.Ramakrishna College of Arts & Science and MS.V. AKALYA, Asst.Professor, Department of BBA, PSGR Krishnammal College for Women	12-17
4	ROLE OF SELF-HELP GROUPS IN ACHIEVING GENDER EQUALITY: A STUDY BASED ON KUDUMBASHREE IN KERALA-S. Aiswarya Ph. D Research Scholar, Department of Commerce, Sri Krishna Arts and Science College, Coimbatore and Dr. S. Sangeetha , Associate Professor, Department of Commerce, Sri Krishna Arts and Science College, Coimbatore, 641008, India	18-23
5	STUDY ON WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS -ANISHA T.M and ANUSREE K.R, II M. Com students, Department of Commerce, Nilgiri College of Arts and Science, Thaloor.	24-28
6	A STUDY ON BARRIER FACED BY ENTREPRENEUR-MRS.D.SINDUJA, Assistant Professor, Department Of Commerce, Emerald Heights College For Women, Ooty.	29-35
7	IMPACT OF WOMEN ENTREPRENEURSHIP IN EMPOWERING WOMEN A STUDY IN NILGIRI DISTRICT-DR.GAYATHRY.P, Assistant Professor, Emerald Heights College for Women, Ooty	36-44
8	IMPACT OF SOCIAL MEDIA TOWARDS CONSUMER BUYING BEHAVIOR SYSTEMATIC LITERATURE REVIEW- Mr.BALAKRISHNAN S, Assistant Profes Department of Commerce, College of Science and Humanities, SRM Institute of Science Technology, Ramapuram, Chennai, and Dr.P.MAHESWARI , Assistant Professor, Departn of Commerce, College of Science and Humanities, SRM Institute of Science and Technol Ramapuram, Chennai	45-63
9	EMPOWERING WOMEN THROUGH SOCIAL ENTREPRENEURSHIP- DR.S.SUGANYA, Associate Professor, RVS Institute of Management Studies and Research, Coimbatore and T.PRAKASH, Assistant Professor, DR.G.R.Damodaran College of Science, Coimbatore.	64-67
10	GOVERNMENT SCHEMES FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS IN INDIA-MRS. S. DEIVAMANI, Assistant Professor, Department of BBA, Sri Ramakrishna College of Arts and Science, Coimbatore and DR. S. JOTHILATHA , Assistant Professor, Department of BBA, Sri Ramakrishna College of Arts and Science, Coimbatore, Tamil Nadu.	68-74

CHAPTERS – CONTENT

SNO	TITLE/AUTHOR(S)/AFFILIATIONS	PAGE NO
11	EXPLORING MOTIVATION AND OBSTACLES FACED BY THE WOMEN ENTREPRENEURS IN CHENNAI-P G EANDHIZHAI , Department of Commerce, College of Science and Humanities, SRM Institute of Science, and Technology, Kattankulathur, Chengalpattu, Tamilnadu and KAVITHA , Department of Commerce, College of Science and Humanities, SRM Institute of Science and Technology, Kattankulathur, Chengalpattu, Tamilnadu and R. YUVARAJ , Department of Commerce, College of Science and Humanities, SRM Institute of Science, and Technology, Kattankulathur, Chengalpattu, Tamilnadu-603202, India	75-80
12	A STUDY ON WOMEN SOCIAL ENTREPRENEURSHIP PROBLEMS AND CHALLENGES IN CHENNAI CITY- R. YUVARAJ , Department of Commerce, College of Science and Humanities, SRM Institute of Science, and Technology, Kattankulathur, Chengalpattu, Tamilnadu-603202, India and A.KAVITHA , Department of Commerce, College of Science and Humanities, SRM Institute of Science and Technology, Kattankulathur, Chengalpattu, Tamilnadu and P G EANDHIZHAI , Department of Commerce, College of Science and Humanities, SRM Institute of Science, and Technology, Kattankulathur, Chengalpattu, Tamilnadu-603202, India	81-86
13	A STUDY ON WORK LIFE BALANCE OF WOMEN ENTREPRENEURS IN CHENNAI CITY-KAVITHA ,Department of Commerce, College of Science and Humanities, SRM Institute of Science, and Technology, Kattankulathur, Chengalpattu, Tamilnadu-603202, India and R. YUVARAJ , Department of Commerce, College of Science and Humanities, SRM Institute of Science and Technology, Kattankulathur, Chengalpattu, Tamilnadu-603202, India and P G EANDHIZHAI , Department of Commerce, College of Science and Humanities, SRM Institute of Science and Technology, Kattankulathur, Chengalpattu, Tamilnadu-603202, India	87-93
14	STUDY ON STRATEGIES FOR FUNDING AND FINANCING YOUR BUSINESS AS A FEMALE FOUNDER-FATHIMA NOOHA A.T , II M. Com students, Department of Commerce, Nilgiri College of Arts and Science, Thaloor.	94-100
15	INFLUENCE OF IT IN LOGISTICS MANAGEMENT WITH REFERENCE TO EVERON IMPEX IN COIMBATORE CITY-Dr B. Merceline Anitha , Assistant Professor, Department of MBA, Sri Ramakrishna College of Arts & Science, Coimbatore.	101-105
16	IMPACT OF ADVERTISEMENT IN TODAY'S BUSINESS WORLD-D.SUGANYA Assistant Professor, School of Business Management, RVS College of Arts and Science	106-113
17	AGILE AND LEAN STARTUP METHODS IN WOMEN ENTREPRENEURSHIP: OPPORTUNITIES AND STRUGGLES- Sunitha K C , <i>Research Scholar</i> , Department of Commerce, Annamalai University, Tamil Nadu. <i>Assistant Professor</i> , PG Research Department of Commerce, Nilgiri College of Arts & Science, Thaloor, Nilgiris and Dr. P Sumathi , <i>Assistant Professor</i> , PG Research Department of Commerce, Govt Arts College , Dharmapuri, Tamil Nadu.	114-119
18	NAVIGATING WORK AND WELL-BEING: AN IN-DEPTH STUDY ON THE HEALTH AND WELL-BEING OF WORKING WOMEN- DR. DANYA C.MATHAI , Head of the Department, Department of Commerce CA, Nilgiri College of Arts and Science, Thaloor The Nilgiris and DR.K. THAMARAI SELVI , Assistant Professor, Department of Commerce CA, Nilgiri College of Arts and Science, Thaloor The Nilgiris.	120-128

SNO	CHAPTERS – CONTENT TITLE/AUTHOR(S)/AFFILIATIONS	PAGE NO
19	GENDER BARRIERS IN ENTREPRENEURSHIP- By JITHA C , Asst.Professor, Department of Economics, Alphonsa Arts and Science College, Sulthan Bathery and APARNA M , HoD & Asst.Professor, PG Department of Commerce and Management Studies, Alphonsa Arts and Science College, Sulthan Bathery	129-134
20	EMPOWERING WOMEN ENTREPRENEURS: BREAKING BARRIERS AND BOOSTING GROWTH - Dr Y . Benazir and Prof. K. Geetha Assistant Professor(s) ,Department of BBA/BBA CA, Sri Krishna Arts and Science College , Coimbatore , Tamil nadu and Afzal . A , 2 nd year ,Department of BBA/BBA CA, Sri Krishna Arts and Science College , Coimbatore , Tamil nadu	135-141
21	A REVIEW PAPER ON SOCIO-ECONOMIC IMPACT OF WOMEN ENTREPRENEUR-DR. T. SHENBHAGAVADIVU , Associate Professor, Department of Management, Sri Krishna Arts and Science College, Coimbatore and PODUVAL KAVYA Research Scholar, Department of Management, Sri Krishna Arts and Science College, Coimbatore	142-145
22	EMPIRICAL STUDY ON ANALYSING THE EDUCATIONAL AWARENESS AND WORK ENGAGEMENT OF TRIBAL WOMEN IN NILGIRI DISTRICT TAMIL NADU- DR.K. THAMARAI SELVI , Assistant Professor, Department of Commerce CA, Nilgiri College of Arts and Science, Thaloor The Nilgiris and DR. DANYA C.MATHAI , Head of the Department, Department of Commerce CA, Nilgiri College of Arts and Science, Thaloor The Nilgiris	146-156
23	WOMEN ENTREPRENEURSHIP OPPORTUNITIES AND CHALLENGES IN BEFORE AND AFTER PANDEMIC IN INDIA-DR.T. MOHAN, M.COM(CS)., M.PHIL., PH.D. Assistant Professor, Department of B.Com (Corporate Secretaryship), Sri Ramakrishna College of Arts and Science (Autonomous),Coimbatore - 641 006	157-163
24	EVALUATING THE IMPACT OF SKILL-BASED EDUCATION AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO GIRL'S STUDENTS G.Sangeetha, D. Bhuvaneshwari & S.Thamariselvi*,Assistant Professor, Department of Commerce, Faculty of Science and Humanities SRM Institute of Science and Technology, Kattankulathur, Associate Professor, Department of Commerce, Nilgiri Arts and Science College, Thaloor, The Nilgiri's.	164-167
25	ANALYZING THE ISSUES AND CHALLENGES OF WOMEN ENTREPRENEURS - CRITICAL FACTORS IN DAILY WORK ENGAGEMENT IN TAMIL NADU- Mrs. Dency Mary.P and Mr. Ramesh Arasan , Assistant Professor(s), Department of Management, Nilgiri College of Arts and Science, Thaloor, The Nilgiris, Tamil Nadu	168-176
26	WOMEN ENTREPRENEURS; GENDER ROLES, BARRIERS, WILLINGNESS TO CHOOSE EXTERNAL FINANCING- SARITHA P S , Assistant Professor, Department of Commerce-CA, Nilgiri College of Arts and Science, Thaloor, The Nilgiri's.	177-181
27	NAVIGATING WORK LIFE BALANCE AS A WOMAN ENTREPRENEUR-DR D DIVYA , Assistant Professor, Department of MBA, Sri Ramakrishna College of Arts & Science, Coimbatore and DR D SANTHANAKRISHNAN , Associate Professor & Head, Department of B.Com(CS), Sri Ramakrishna College of Arts & Science, Coimbatore.	182-187
28	A STUDY ON WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN SME- Dr. G. PANDI SELVI , DEAN – MBA, Dhanalakshmi Srinivasan College of Engineering, Coimbatore and ASHOK KUMAR , Madurai Kamaraj University	188-193
29	WOMEN ENTREPRENEURSHIP AND LIFE BALANCE- Ms. Praveena Preman P.P , Vice Principal and Jitha C , Head, Department of Economics and Aparna M , Head, PG Department of Commerce and Management studies , Alphonsa Arts and Science College, Sulthan Bathery, Wayanad, Kerela .	194-200

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ROLE OF TECHNOLOGY IN HUMAN RESOURCES AND INTELLECTUAL PROPERTY IN CREATING EFFECTIVE HIRING PRACTICES

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ABSTRACT : *The Human Resources and intellectual property rights (IPR) plays a vital role to inventor or creator for their valuable innovation or creation. In present scenario of globalization, IPR is the focal point in global trade practices and source of revenue across the world. The use of technology in the past few years has grown considerably and advancement of technology is going to be a great challenge for the current generation professionals. The ultimate aim for every organization is to achieve organizational goal by using less resources and utilizing the available resources in an effective way. HRM is among those professional segments that technological changes have influenced. HR department functions are performed electronically to improve the administrative efficiency and responsiveness of HRM to their internal clients, employees and managers.*

Keywords: *Innovation,Resources, Technology, Intellectual Property Rights*

I. Introduction:

The intellectual property rights (IPR) are intangible in nature and give rights to inventor or creator for their valuable innovation or creation. In present scenario of globalization, IPR is the key point in global trade practices and source of resources across the world. The use of technology in the past few years has grown considerably and advancement of technology is going to be a great challenge for the current generation professionals. The ultimate aim for every organization is to achieve organizational goal by using less resources and utilizing the available resources in an effective way. HRM is among those professional segments that technological changes have influenced. HR department functions are performed electronically to improve the administrative efficiency and responsiveness of HRM to their internal clients, employees and managers.

II. Impact on HR practices:

Hiring

Earlier HR recruiters had to rely on print publications, such as newspapers, to post jobs and get prospects for open positions. Now technology has made recruitment more efficient and a recruiter can easily find skilled professionals by connecting with professional networks like LinkedIn, Naukri and other job portals, etc.,

Hiring process before and after the impact of technology:

Before	After
Company releases job list	Company publishes openings in Job portals
↓	↓
Published in newspaper	
↓	
Job seeker applies through post/mail	Candidates apply online and it reaches HR immediately. Also the interview date is announced through parallel automated system
↓	↓
Application reaches the company HR	
↓	
Company calls them via landlines or by post	Interview done through voice or video calls
↓	↓
Candidates attend interview in person	Selected candidates are placed immediately and are given a joining date
↓	
Selected candidates are then appointed	

Training

Technology plays an important role in training the new employees in an efficient manner. The training modules can be easily connected with organizational goals and training is conducted in virtual classrooms. This in turn makes it possible for the HR professionals to train a large number of employees in less time and test their progress through computerized testing programs.

Training process before and after the impact of technology

Before	After
Company recruits new employees ↓	Company recruits only at the request of departments and based on their background verification credentials ↓
Potential employees are trained in conventional system ↓	Candidates are trained in process through online systems and using advanced technology ↓
Trainees are given multiple written test ↓	Training assessment done through online test and written test only on demand from the project head ↓
After each written test a retest is conducted to identify the performing candidates ↓	Selected candidates are placed immediately and are made productive on floor
Vocational training provided based on requirement / parallel background verification is completed only after recruitment ↓	
Candidates are then placed in different department based on organizational requirement and the verification result /	

productivity starts after a span of 3 months due to learning process ↓ Candidates who are not allotted any department will be benched for potential projects	
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Data storage and Retrieval

Advancement in technology has totally reduced the paperwork and maintaining the records have never been easier. The electronic format helps companies to store and retrieve files from anywhere within the organization connected to a database.

Performance Management

Performance management is another by-product of technological improvement. The performance of employees can be improved with the use of technology by HR professionals. Various software programs are linked to employee performance and feedback system. This will help the organization to achieve the goal by using less resources and utilizing available resources in an effective way.

Employee experience

By selecting the right technology, HR department can deliver a simpler, faster and smarter user interface as part of a Human Capital Management (HCM) system. According to a report by the Information Services Group, more than 50 percent of respondents in a survey have chosen or plan to choose a cloud-based software-as-a-service system when it comes to HCM.

Real-time talent assessment

In today's digital age, we have to be grateful to big data analytics, companies can now carry out a continuous real-time assessment of their staff and give feedback immediately. It means HR departments can identify areas of improvement and develop plans to address these issues directly. By effectively handling data, professionals can always improve and enhance their performance, while companies will be ideally placed to provide the resources and support they require in order to achieve their goals.

III. How to implement proactive hiring strategies

By framing strong service agreements and policies, we can ensure that your IP rights are legally enforceable, and also reduce the threat that you will be held liable for misappropriating third-party information in future.

Employment Agreements

Every employee who might work to the company's intellectual property should sign an legal document before they start work. The employment agreement should clearly define what IP is owned by the company; Any business with intellectual property (IP) resources needs to protect its confidential information and prevent trade secret misappropriation, if confidential information becomes public or ends up in the wrong hands, you may lose the right to file for patent protection or claim trade secret status. In addition to information, human resource management and IPR also includes professionals to be aware of the latest trends in policy making, activities, and employment practices in their industry. Additionally, they need to update the current information on the relevant laws and regulations because this helps them in expressing flexibility in the event of unexpected changes. Further, this characteristic enhances the value and contribution of the human resource department to achieve their organizational goals.

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IMPORTANCE OF LEVERAGING TECHNOLOGY FOR THE SUSTAINABLE ECONOMY AND ENTREPRENEURSHIP

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ABSTRACT: *Organizations that want to stay relevant within the business need to be as agile and agile as before. This is true not only for technology-intensive businesses, but also for traditional businesses. The inclusion of data science disciplines such as artificial intelligence (AI), machine learning (ML), and automation are central to many organizations. Leveraging technology can help increase a company's productivity. If business automates certain processes, productivity can increase due to the increased speed in which tasks are performed. For example, if a customer can make an online payment through the company's website, there is no waiting time, no physical interaction, and more processes can be done. A standardized management system achieves the above, allowing companies to take the initiative, bringing many benefits to employees, customers, management and stakeholders.*

Keywords: *Leverage, Technology, Artificial Intelligence, Economy, Entrepreneurship, Sustainable Economy.*

I. INTRODUCTION

A company can leverage technology in a variety of ways depending on its business needs. Before deciding on a plan, it can be helpful to think about the goals of the business. Find out where Business can improve, where Business can eliminate waste, what tools are available to Business, and how much Business can budget for technological improvement. Today's business is vibrant and customer expectations are increasing. Organizations that want to stay relevant within the business need to be as agile and agile as before. This is true not only for technology-intensive businesses, but also for traditional businesses. The inclusion of data science disciplines such as artificial intelligence (AI), machine learning (ML), and automation are central to many organizations.

LEVERAGE TECHNOLOGY

Leveraging technology is when a business or organization uses technology to optimize operations, create efficiency, and maximize revenue. This is a common practice that many companies use to streamline their work. Leveraging technology is about maximizing the use of digital tools in the workplace to help an organization succeed. To take advantage of

technology, Business can update internal systems, replace outdated tools, and train team members on best practices for using new technology.

II. APPLICATION OF TECHNOLOGY IN BUSINESS

Customer service

Customer support is an aspect of Business organization where Business can leverage technology in a powerful way. For example, Business can include a digital customer support option on Business or organization's website so that customers can use the Internet to find solutions to their problems. Business can also set up a phone number that customers can call to find solutions to problems that may arise quickly and easily.

Automation

If there are employees on business team performing repetitive tasks, automating these workflows can help prepare those members for strategic or creative tasks or create more. It can also save Business money. For example, Business can automate tasks like: Payroll, email, customer service and data backup

Data analysis

Business may use computer software and other types of computer technology to analyze data for Business. This can ensure that Business data is analyzed thoroughly, and Business can set specific criteria for the software or technology used to analyze this data. It can also save money by eliminating one employee's duties

Network security improvements

The good news is that IT security has evolved in leaps and bounds over the past few years, evolving to protect business critical business tools, collaborative applications, and customer data. These can include firewalls, anti-malware software, trusted VPNs, and password managers to enhance security and keep business daily operations running quickly and securely.

Cloud resources

By migrating mobile, web, or desktop apps to the cloud, employees can access them anytime, anywhere. All they need is an internet connection. Migrating to the cloud not only promotes better collaboration and facilitates access to mission-critical business applications,

but it also allows companies to scale easily and quickly as data storage needs arise. or their activities change.

Data visualization:

The dataset can be like a foreign language. Fortunately, modern data visualization tools take mountains of raw data and extract patterns with useful insights. For example, a national retailer might look at a customer's heat map by geometrical location and find that they never order enough shirts in a given market, but always have some pants left over. With this knowledge, they can start sending more shirts and fewer pants to that particular area to increase revenue and reduce waste.

Project management

Project management software is used to track the progress of different teams, individuals or projects, giving everyone involved a complete view of the progress. If Business have a team working on a quarterly campaign for a celebrity client, business can use a project management tool with a Gantt chart to see both an overall timeline and individual tasks. This keeps big projects moving forward so business can meet deadlines and hold individuals accountable for their tasks.

Collaboration apps

With most of the workforce now working remotely at least part-time, employees need a way to stay in touch with managers, colleagues, and customers. Without it, it's hard to keep them engaged, motivated, and working toward Business goals. Tools like Slack help Business by bringing together all Business communications in one convenient platform. With Slack channels, internal teams can be organized with a central space for chatting and sharing files. Slack Connect allows collaboration with teams from other companies, making it easy to keep track of external partners.

III. BENEFITS OF LEVERAGING TECHNOLOGY

Leveraging technology can benefit businesses:

Increase productivity

Leveraging technology can help increase a company's productivity. If business automates certain processes, productivity can increase due to the increased speed in which tasks

are performed. For example, if a customer can make an online payment through the company's website, there is no waiting time, no physical interaction, and more processes can be done.

Business strategy announcement

Business can help create and inform company's business strategy by leveraging technology. If Business know Business need to incorporate different elements of technology into Business, Business can include that element in Business plan. It can also help guide other aspects of business strategy, such as sales and marketing-related processes.

Stay competitive

As technology evolves and enters more into the business world, using it in Business own professional career can help business stand out in the market and become a leader in the field. If there are faster and easier ways to access products, programs, and services through technology, it's more likely that more potential customers will choose the company Business work for over others. Another company when purchasing, by leveraging technology, businesses can stay competitive in the marketplace.

Make conversions more likely

Business conversions happen when a potential customer becomes a customer by responding to some kind of call to action, often a marketing tactic. The risk of conversion could be increased if there were easier and more accessible ways to see, learn about, and access the business later. Making the company accessible by presenting it through some sort of technology can contribute to this. As a result, incorporating technology into a business plan can help maximize profits and attract more customers, thereby generating conversions.

To save money

Using technology to complete certain processes can also help business save money and use Business budget effectively. Automating processes with technology is the number one way technology saves money. For example, if business leverage technology to send informational emails, business will save money on handwritten letters to customers or prospects.

DELIVERING BUSINESS VALUE THROUGH LEVERAGING TECHNOLOGY

Today's business is vibrant and customer expectations are increasing. Organizations that want to stay relevant within the business need to be as agile and agile as before. This is true not only for technology-intensive businesses, but also for traditional businesses. From cloud environments, SaaS to XaaS and smartphone usage, consumer tastes and preferences have reshaped the competitive landscape. The inclusion of data science disciplines such as artificial intelligence (AI), machine learning (ML), and automation are central to many organizations. Even companies in the basic sector want to identify themselves as tech companies.

ORGANIZATION EFFICIENCY

Every organization wants the best for its customers and is always looking for ways to improve its productivity. Workflows should be periodically reviewed and redefined to increase efficiency. The maturity of the organization's policies and procedures plays an important role in ongoing activities and new projects. One of the main reasons for the success of a business is the way the supported processes are integrated into the software and systems. A standardized management system achieves the above, allowing companies to take the initiative, bringing many benefits to employees, customers, management and stakeholders.

IV. COMPANIES TO USE LEVERAGE TECHNOLOGY

Amazon

When Business think about enterprise technology at work for a business, look no further than Amazon's growth over the past decade. Since their inception, e-commerce platforms have used technology to drive their operations in almost every aspect of their business. However, Amazon has redefined the importance of adopting innovative ways to increase revenue and deliver a seamless shopping experience for its customers.

Apple

For companies that maintain a hybrid approach of manufacturing and retailing, Apple has set high standards for how these companies can use technology to create innovative

products and grow the supply chain. Technology powers nearly every aspect of our lives, and Apple has realized that for years now.

SPOTIFY

User data and business information are vital to businesses in the streaming industry. Spotify is an example of a company that has emphasized this importance as it has become one of the fastest growing in recent years. Spotify lives and breathes analytics as they create mobile apps designed for artists and musicians to better connect with their audiences.

UBER

The adoption of mobile technology is another major contributor to successful business growth. Uber has really "boosted" the trend of using mobile phones and entering the transportation industry to its advantage. Uber uses sophisticated data collection and storage methods as the primary means of managing its infrastructure. The result is an affordable and efficient way to provide convenient, safe and fast transit services to residents of multiple cities.

V. CONCLUSION

Leveraging technology is about maximizing the use of digital tools in the workplace to help an organization succeed. Leveraging technology can help increase a company's productivity. If business automates certain processes, productivity can increase due to the increased speed in which tasks are performed. A standardized management system achieves the above, allowing companies to take the initiative, bringing many benefits to employees, customers, management and stakeholders.

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WOMEN ENTREPRENEURS: CHALLENGES AND WORK-LIFE BALANCE

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Abstract : Women's entrepreneurship is always a topic of discussion by government, business experts and women. The concept of entrepreneurship has always been dominated by males. To establish her individuality, meet her personal needs and to become economically independent women's are accepting challenges to become entrepreneurs. Women were not able to explore their talents as they never get the chance to showcase it or they were hesitant to come out of their comfort zone. The research article try to study the challenges faced by them in establishing businesses and how women entrepreneurs manage their work-life balance in today's competitive globalised business environment. This paper is based on primary data. The findings of this study reveal how women with their educational qualifications and experience in the business field were able to manage the challenges and balance their work and personal life. Few suggestions were given at the end of the article to deal with the challenges face by women entrepreneurs.

Keywords: Women entrepreneurs, Challenges, Empowerment, work-life balance.

I. Introduction

Promoting women's business ownership helps nations' socioeconomic progress. The rate of increase of women entrepreneurs, especially in developing countries, has created a positive impact on overall household welfare and consumption. Women's unique role in the household creates a network effect resulting in increased entrepreneurial activities. Entrepreneurship offers economic security to women, provides them a platform for self-expression and fulfillment, and empowers them as an individual. There exist variations between the number of men and women entrepreneurs, and the rate of women entrepreneurship varies across countries due to heterogeneity in their structural characteristics. Though the proportion of female entrepreneurs has increased globally, they still make up a much smaller portion of the business world than do their male counterparts.

Women entrepreneurs confront particular difficulties in underdeveloped nations since they are underprivileged, have little resources, and must overcome unusual obstacles. Managing patriarchal

systems, gender discrimination, and juggling job and family obligations are just a few of the particular difficulties women face.

Literature Review

Dr. T.M. Hemalatha, et.al, 2022, This paper investigated the challenges faced by women entrepreneurs in Coimbatore. The study discovered that the availability of finance, gender inequality, and support from family members are the major challenges faced by women entrepreneurs. They suggested that financial awareness be created and women entrepreneurs communicate with their family about their business plan and how they intend to manage it. **Ms.Shweta Kagenavar, Dr. G H Kallimath, 2021**, They collected quantitative data from MSME reports and evaluated the impact of work-life balance on women entrepreneurs in their study of women entrepreneurship and work-life balance. They discovered that the burden of excessive work, interference of work with family life, and increasing responsibilities are the challenges they face, and they proposed solutions such as proper time management, assigning responsibilities to employees, seeking family support, and enhancing their managerial skills to help them manage work life balance.

Dr.V.R.Palanivelu & D.Manikandan, 2017, The purpose of this article was to investigate the entrepreneurial challenges faced by women in India. The key issues mentioned are women's home responsibilities, gender inequity, financial challenges, a low level of risk-taking mentality, and male-female competition. Women entrepreneurs' issues can be solved by adequate training, rewards, encouragement, and motivation, social acknowledgement of their entrepreneurial ability, and moral support from their families.

Satpal, et.al, 2014, They discovered from their research that the absence of balance between family and career, sociocultural barriers, male-dominated society, illiteracy or low level of education, lack of financial assistance, lack of technical know-how, marketing, and entrepreneurial skills, lack of self-confidence, and mobility constraints are major problems for women entrepreneurship development. Some solutions to these challenges have been proposed. With a growth in the number of educated women, there is a greater awareness among women to be self-employed, and the role of women in society is progressively changing.

Statement of the Problem

In today's globalised economy, women in India are not limited to household duties; they are employed based on their educational qualifications. Due to the many challenges they confront during their business activities, women entrepreneurs have not been able to reach their full potential in

society. Common issues they confront include a lack of working capital, difficulty promoting their products, a lack of risk-bearing ability, a lack of awareness of government initiatives, and social and personal issues. As a result, they are unable to continue in business and are forced to quit, sacrificing their own survival. An effort has been made to clarify the issues that working women entrepreneurs confront, as well as their methods for managing work-life balance.

II. Objectives of the Study

- ☐ To identify challenges faced by women entrepreneurs.
- ☐ To know how women entrepreneurs balance their work life.
- ☐ To draw a conclusion and offer suggestions.

Research Methodology

Research Design: In this study used a descriptive research design.

Area of the study: Coimbatore city

The population of the Study: registered and unregistered women entrepreneurs in Coimbatore city.

Sample Size: 30 women entrepreneurs

Sampling Technique: Convenient Sampling

Table No: 1 - Challenges Faced by women entrepreneurs

S.No	Factor	Frequency	Percentage
1	Finance	9	30
2	Market Condition	5	16.67
3	Finding Suitable Employees	2	6.67
4	Stiff Competition	3	10
5	Male Domination	3	10
6	Lack of Business Network	2	6.67
7	Access to the Latest Technology	3	10
8	Work-Life Balance	3	10
	Total	30	100

TABLE No:2 - Respondents Handling Work-Life Balance

S.No	Factors	Frequency	Percentage
1	Support from family	15	50
2	Maid for household works	4	13.3
3	Technology-based gadgets for business & household work	3	10
4	Set boundaries	2	6.7
5	Take break	5	16.7
6	Delegate work to employees	1	3.3
	Total	30	100

Findings

- The majority of women entrepreneurs - 36.7% of them belong to the age category between 26-35 years of age, 56.7% are undergraduate, 66.7% are married, 70% are in a nuclear family, 73.33% of women entrepreneurs have Previous Work experience, 33.33% of women

entrepreneurs have 6 – 9 Years of Experience, 66.7% are sole proprietor, 30% are doing business in the production sector.

- Majority of women entrepreneurs' primary challenges was relating to procuring finance for their business (30%), understanding market conditions (16.67%), Stiff Competition, Male Domination, Access to the Latest Technology, Work-Life Balance (10%), and Finding Suitable Employees, Lack of Business Network (6.67%).
- The majority of women entrepreneurs were able to manage their work-life balance with the help of their family members (50%), and take a break when there is a need (16.7%), Maid for household works (13.3), Technology-based gadgets for business & household work (10%), Set boundaries (6.7%), Delegate work to employees (3.3).

Suggestions

- The major difficulty that most female entrepreneurs encounter is a lack of working cash. Customers' delayed payment of bills, as well as women entrepreneurs' lack of awareness about banking procedures and formalities in obtaining a loan, cause financial troubles. The government, financial institutions, and non- governmental organisations (NGOs) must educate women entrepreneurs on financial management in their businesses and assist them in acquiring loans.
- Family members must assist female entrepreneurs in their business decisions and recognise their social significance, allowing them to run their business enterprises successfully.
- Women entrepreneurs must promote their merchandise through attractive advertising campaigns and distinguish the attributes of their products from those of competitors. Most female entrepreneurs nowadays offer their products online, and they might use influencer marketing tactics to advertise their items. They can improve their marketing skills by participating in business community training or taking a marketing course.
- They should join business networking chapters to learn about the present state of the market, the financial aid available to them, and current technical advancements in order to turn the roadblocks they face into opportunities.

III. Conclusion

Women entrepreneurship is an exciting journey in which a woman recognises her inner potential and, with great pride, overcomes every adversity to excel as a true leader in her community. Entrepreneurship not only empowers women but also the entire nation. As an outcome, entrepreneurs need to nurture their internal motivation alongside external environment elements such as utilising the numerous schemes provided by the government, non-governmental organisations, and industry associations. Aside from these, the support of one's family is essential to the accomplishments of an entrepreneur. When all of these elements come together, the success of the women entrepreneur is inevitable.

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ROLE OF SELF-HELP GROUPS IN ACHIEVING GENDER EQUALITY: A STUDY BASED ON KUDUMBASHREE IN KERALA

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ABSTRACT: *Self Help Groups are women groups formed with various objectives. They were originally formed as savings and credit groups. Now they address various social issues and plays an important role in achieving gender equality and women empowerment. The paper focusses on the role of SHGs in attaining gender equality. Kudumbashree is an effective strategy by the Government of Kerala that frames lot of programmes in this regard. The study analyses data by collecting data from 110 self-help group members in Kerala's Palakkad district through questionnaire. A three-point Rensis Likert scale was used for measuring the qualitative data in the study. For statistical analysis and percentage analysis, one-way ANOVA has been used. Microsoft Excel is used for analysing the data.*

Keywords: Self Help Groups, Kudumbashree, gender equality, skills

I. Introduction

In India, women make up one-third of the workforce. However, social restrictions have made it difficult for them to obtain and utilize the resources that could assist them better their living situations. Many people believe that self-help groups are the driving force behind social, female, and rural empowerment. It is an essential instrument for lifting people out of poverty and elevating social status through encouraging self-employment. It makes them independent and more stable. It improves their standard of living and provides financial stability to them. United Nation's one of the sustainable development goals is Gender Equality. Kudmbashree in Kerala is a Self-Help Group that plays a vital role in achieving gender equality and women empowerment. There are large number of MSMEs working under Kudumbashree in Kerala thereby providing employment opportunities to thousands of women in Kerala. They are providing skill development trainings to the women entrepreneurs to enhance their various skills. They also conduct several programmes on gender equality. The present study focuses on

the role of Kudumbashree in achieving gender equality in Kerala based Palakkad district in the state. The study focuses on effective methods adopted by Kudumbashree for achieving gender equality and how it achieves the same.

II. Review of Literature

In a study (Palavi Rajput & Manvendra Singh, 2022) investigate women's socio-economic growth through Self-help Groups in Jammu and analyze women's participation in these Self-Help Groups (SHGs) in Jammu. According to the study, self-Help Groups (SHGs) provided an atmosphere where women could have better access to and control financial and economic resources, engage in income-generating activities, and attain long-term economic independence. Women attempted to engage in income-generating enterprises and seek financial aid.

An investigation (Sanghamitra Samaddar, 2023) looks at the effects of SHG on women and society to promote gender equity in Odisha's rural areas. The study used secondary data and was conceptual. According to the report, the concept of combining SHG operations with women's rights understanding and entitlement goes beyond improving the socioeconomic status of rural impoverished women from grassroots communities. Their confidence and talents have increased because of investment in skill development training and income-generating activities, leading to their active engagement in GramSabhas and communal decision-making.

1. Research Methodology

An analytical research design is adopted in the study. A questionnaire was conveniently administered among the sample size of 110 self-help group members in Kerala's Palakkad district through e mail and post mail. Self-help group members were selected from different regions of the district and of different age groups. A three-point Rensis Likert scale was used. For statistical analysis and percentage analysis, one-way ANOVA has been used. Microsoft Excel is used for analysing the data.

2. Data Analysis and Interpretation

Table 4.1 Demographic Profile

Demographics		Number	Percentage
Age (in years)	Less than 25	24	21
	26 –40	38	35

	41 – 55	26	24
	More than 56	22	20
Level of Education	High school	61	55
	Undergraduate	35	32
	Postgraduate	14	13
Experience in SHG	Below 3 years	51	46
	3 – 5 years	29	26
	More than 5 years	30	28

(Source: Primary Data)

Total number of respondents = 110

Table 4.3 One-way ANOVA test results of impact of experience on working self-help group on improvement regarding gender equality.

Variables		Sum of Squares	df	Mean square	F	Sig	S/NS
Self Confidence	Between Groups	0.368182	1	0.368182	0.562	0.45425	NS
	Within Groups	142.8091	218	0.655088			
	Total	143.1773	219				
Communication skills	Between Groups	1.022727	1	1.022727	1.578	0.21026	NS
	Within Groups	141.2091	218	0.647748			
	Total	142.2318	219				
Decision making ability	Between Groups	2.618182	1	2.618182	4.337	0.03844	S
	Within Groups	131.5818	218	0.603586			
	Total	134.2	219				
Participation in community activities	Between Groups	0.454545	1	0.454545	0.721	0.39643	NS
	Within Groups	137.2545	218	0.629608			
	Total	137.7091	219				
Financial independence	Between Groups	2.840909	1	2.840909	4.460	0.03582	S
	Within Groups	138.8455	218	0.636906			
	Total	141.6864	219				
Social awareness	Between Groups	0.004545	1	0.004545	0.007	0.93239	NS
	Within Groups	137.3545	218	0.630067			

	Total	137.3591	219				
Knowledge level	Between Groups	0.018182	1	0.018182	0.028	0.86518	NS
	Within Groups	137.1818	218	0.629274			
	Total	137.2	219				
Ability to assign responsibility	Between Groups	1.163636	1	1.163636	1.649	0.20035	NS
	Within Groups	153.7636	218	0.705338			
	Total	154.9273	219				
Ability to handle family issues	Between Groups	1.313636	1	1.313636	2.155	0.14348	NS
	Within Groups	132.8455	218	0.609383			
	Total	134.1591	219				

(Source: Computed Data using MS Excel) S – Significant NS – Not Significant

Null Hypothesis: There is no significant difference between experience in a working self-help group and improvement regarding gender equality.

Alternate Hypothesis: There is significant difference between experience in a working self-help group and improvement regarding gender equality.

The one-way ANOVA test results show that there is a significant difference between experience in a working self-help group and improvement regarding gender equality in terms of decision-making ability and financial independence. The one-way ANOVA test results show that there is no significant difference between experience in a working self-help group and improvement regarding gender equality in terms of other variables.

Table 4.3 One-way ANOVA test results of impact of age and improvement regarding gender equality.

Variables		Sum of Squares	Df	Mean square	F	Sig	S/NS
Self Confidence	Between Groups	26.25455	1	26.25455	31.01	7.52	NS
	Within Groups	184.5818	218	0.846706			
	Total	210.8364	219				
Communication skills	Between Groups	30.56364	1	30.56364	36.41	6.78	NS
	Within Groups	182.9818	218	0.839366			

	Total	213.5455	219				
Decision making ability	Between Groups	37.64091	1	37.64091	47.33	6.25	NS
	Within Groups	173.3545	218	0.795204			
	Total	210.9955	219				
Participation in community activities	Between Groups	26.95	1	26.95	32.81	3.34	NS
	Within Groups	179.0273	218	0.821226			
	Total	205.9773	219				
Financial independence	Between Groups	8.018182	1	8.018182	9.677	0.00211	S
	Within Groups	180.6182	218	0.828524			
	Total	188.6364	219				
	Within Groups	179.1273	218	0.821685			
	Total	198.9273	219				
Knowledge level	Between Groups	21.64091	1	21.64091	26.36	6.26	NS
	Within Groups	178.9545	218	0.820892			
	Total	200.5955	219				
Ability to assign responsibility	Between Groups	11.82273	1	11.82273	13.18	0.00035	S
	Within Groups	195.5364	218	0.896956			
	Total						
Ability to handle family issues	Between Groups	11.36364	1	11.36364	14.18	0.00021	S
	Within Groups	174.6182	218	0.801001			
	Total	185.9818	219				

(Source: Computed Data using MS Excel) S – Significant NS – Not Significant

Null Hypothesis: There is no significant difference between age and improvement regarding gender equality.

Alternate Hypothesis: There is significant difference between age and improvement regarding gender equality.

The one-way ANOVA test results show that there is a significant difference between age and improvement regarding gender equality in terms of financial independence, ability to assign responsibilities, and ability to handle family issues. The one-way ANOVA test results show that there is no significant difference between age and improvement regarding gender equality in terms of other variables.

III. Results

Table 4.1 shows the demographic profile of the respondents. 35 percent of respondents are between the ages of 26 and 40. 24 percent of respondents are between the ages of 41 and 55. 20 percent of respondents are above the age of 56, and the remaining 21 percent are below the age of 25. 5 percent of the respondents have high school qualifications. 32 percent are undergraduates, and 13 percent are postgraduates. 46 percent of respondents have below 3 years of experience in SHG, 28 percent have more than 5 years of experience, and the remaining 26 percent have 3 to 5 years of experience working in SHG. The one-way ANOVA test results show that there is a significant difference between age and improvement regarding gender equality in terms of financial independence, ability to assign responsibilities, and ability to handle family issues. The one-way ANOVA test results show that there is a significant difference between experience in a working self-help group and improvement regarding gender equality in terms of decision-making ability and financial independence.

IV. Conclusion

Self-help groups play an inevitable role in the empowerment of women in society. It is a powerful tool of the government for achieving the sustainable development goal of gender equality. They are promoting women's entrepreneurship by providing financial and non-financial assistance. It reduces gender inequality by upskilling women through various programs. The present study understands the role of Kudumbashree in achieving gender equality in the state of Kerala. The study found that Kudumbashree improves skills of women in terms of communication skills, decision making ability etc. It increases their participation in community activities. At the same time, the financial stability of women is still a question when compared to men. So Kudumbashree must focus in maintaining financial stability of women members. Also, their role in assigning responsibilities and ability to handle family issues need to be improved.

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STUDY ON WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS

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ABSTRACT: *In these years we have witnessed high increase in the number of entrepreneurs across the world, especially the Covid-19 pandemic has created a wide area for entrepreneurs so that many women have also started their own business and created their own identity and brands. For women entrepreneurs managing their business and their household chores has become a task for them, this led to the concept of women-entrepreneur's work-life balance, and they try to separate work and personal life also they agree that creating this separation is the hardest work for them. The present study "Work-Life Balance of Women Entrepreneurs" is with the objectives of to understanding the perception or attitude of the family members towards the work schedule of women entrepreneurs, suggest appropriate measures of work-life balance for women entrepreneurs. For the study we have used data only from the secondary sources. These data were collected from websites, journals and previous research papers on related topics.*

Key words: *Women Entrepreneurs, Work-life balance*

I. INTRODUCTION

In our world 1/3rd of the enterprises are run by women entrepreneurs. In India, reason for the growth of women entrepreneurship are economic progress, access to better education, gender equality and women empowerment, urbanization and the spread of democratic culture. Entrepreneurship may refer to the ability as well as readiness for developing and running an enterprise or business, along with the uncertainties for the purpose of creating profit. Most common example of entrepreneurship is starting a new business. When a woman or a group of women create, manage and develop a business venture this process may be defined as Women entrepreneurship. It may also aim to identify opportunity, develop and implement business strategies, manage financial resources and also takes calculated risks for achieving business objectives. According to the general concept, women entrepreneurship refers to woman or a group of women who initiate, organize and operate a business enterprise.

II. OBJECTIVES OF STUDY

- For understanding the perception or attitude of the family members towards the work schedule of women entrepreneurs.

- To assess the dual conflicting responsibilities between entrepreneurial and domestic work.
- To suggest appropriate measures of work-life balance for women entrepreneurs.

III. RESEARCH METHODOLOGY

This is a qualitative research study. Research has been done on the basis of secondary data. Secondary data was collected from websites, journals and previous research papers on related topics. Descriptive research design has been used for this purpose. Various factors were taken into consideration while doing the study for assessing the work-life balance of women entrepreneurs.

WORK-LIFE BALANCE

Work-life balance is typically defined as the amount of time you spend doing your job versus the amount of time you spend with loved ones or pursuing personal interests and hobbies. When work requires more time or attention, you will have only less time to deal with your other responsibilities and passion. Improving your work-life balance can potentially improve your overall well-being, including your physical, emotional, and mental health. Studies have found that working long hours can lead to such serious health issues as "impaired sleep, depression, heavy drinking, diabetes, impaired memory, and heart disease". Lamentably, while these circumstances arise, they worsen our work-life issues, leading to negative consequences.

WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS

Work life balance is the ability of a person to prioritize the works according to the urgency and to make well defined plan on their day-to-day life so that they can meet the needs of their work as well as that of their family. The personal life and professional life of the women are like two sides of a coin, and she have to manage these both aspects without having any problem to those aspects. Especially for a married women she has a lot of responsibilities that she have to meet up before going to the work and also after retuning from work and she have to divide equal time to the both parties in order to satisfy them equally.

FACTOES AFFECTING WORK -LIFE BALANCE OF WOMEN ENTREPRENEURS

- Multiples roles

Women struggle with the responsibilities of the family and work life which leads to stress. Women entrepreneurs play various roles in routine life such as mother, sister, spouse, daughter, entrepreneur etc.

➤ Family and social support

When it comes to work-life balance it was found that family support is essential and social support at work place provides them a positive influence towards balancing of work and family zones.

➤ Marital status

Unmarried women have comparatively less responsibilities when compared to married women.

➤ Time management

It is the fact that sometimes while carrying out one role they don't have time for performing other roles.

WAYS TO MANAGE WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS

- Create a work schedule and stick to it.
- Have a separate work space within house.
- Involve your family in your work.
- Separate time for personal and professional needs.
- Learn to say "no".
- Have a well plan on your works so that you can manage your time effectively.
- Take care of yourself.

REVIEW OF LITERATURE

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3. **Monica Talreja**, 2017. The study on the topic "Women entrepreneurship and work-life balance" endeavors on the of 80 women entrepreneurs to know how they maintain a balance between the household chores and the professional life.
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5. **Vijayakumar Bharathi, Sonali Bhattacharya**, 2015. This study "Work life balance of women employees in the information technology industry" focuses on the personal and professional obstacles and influencing factors of work life balance among working women. The major challenges found after study was extended or odd hours of working, the period of travel time between work place from home and the involvements in other jobs and assignments. other findings were social media act as stress buster for most women, majority of women prefers flexible timing and supportive family.
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FINDINGS

- Women entrepreneurs have lots of responsibilities to do while comparing to the men workers, women have to maintain households as well as the business.
- They should have support from the family and the society which will help them in decreasing their stress.
- For the effective work they should maintain a strict time schedule and stick on it.

- Should have a separate work space and do not mix the personal life with the professional life.
- Improving work-life balance can potentially improve your overall well-being, including your physical, emotional, and mental health

IV. CONCLUSION

Work-life balance is an important factor not only for the women but to all the working people in order to ensure the health and to reduce stress. Introduction of LPG in the year 1991 has led to the increase in the entrepreneurship in our nation, it has also increased the number of women who come into this field and created a grate impact in the society by creating their own brands and business start-ups. Work and family are the two prominent important aspects in the life of a working women, maintaining a balance between these aspects are the toughest job for them. Involving in entrepreneurial work helps them in achieving confidence and to control their work and personal life together.

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A STUDY ON BARRIER FACED BY ENTREPRENEUR

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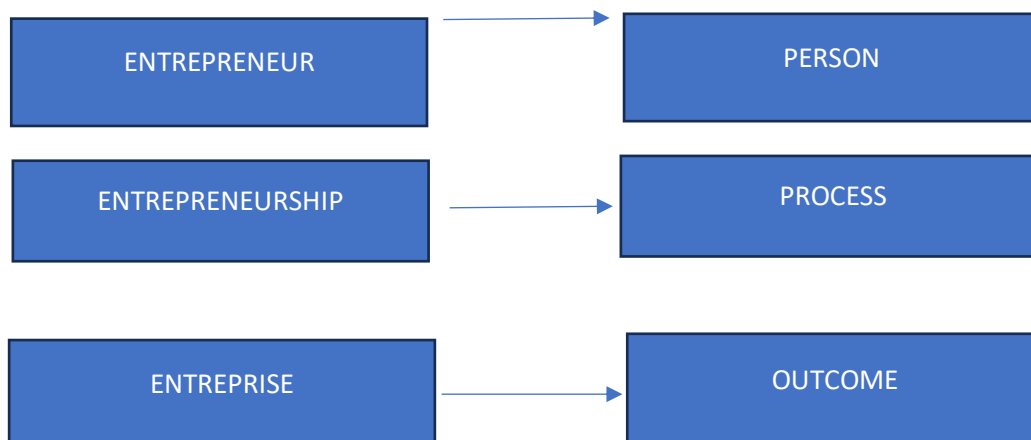
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ABSTRACT: *An entrepreneur is an individual who assumes the risk of a company. When discussing economic development, economists and social workers often refer to entrepreneurs. Regardless of the type of business, entrepreneurship plays a significant role in societal and economic change. The importance of entrepreneurs in monetary development cannot be overstated. There are several factors that contribute to the failure of entrepreneurs, including a lack of necessary skills such as communication, technical, entrepreneurial, and soft skills. To ensure the success of their businesses, entrepreneurs can take advantage of various government-oriented and private-oriented training programs.*

Key words : Entrepreneur, Business, soft skills and private.

I. INTRODUCTION

An entrepreneur is an individual who creates a new business, bearing most of the risks and enjoying most of the rewards. The process of setting up a business is known as entrepreneurship. Entrepreneurship refers to the functions performed by an entrepreneur in establishing an enterprise. An enterprise is the business organization that is formed and which provide goods and services, create jobs, contribute to national income, exports and contributes to the overall economic development.



Entrepreneurship is one of the resources economists categorize as integral to production, the other three being land/natural resources, labor, and capital. An entrepreneur combines the first three of these to manufacture goods or provide services. An entrepreneur is someone who exercises initiative by organizing a venture to take benefit of an opportunity and, as the decision maker, decides **what, how, and how much** of a good or service will be produced. An entrepreneur supplies risk capital as a risk taker, and monitors and controls the business activities. The entrepreneur is usually a sole proprietor, a partner, or the one who owns the majority of shares in an incorporated venture. If one desires to be an entrepreneur, the given equation is what describes, what an entrepreneur actually is



II. LITERATURE REVIEW

Ngorora and Mago (2016) found that rural entrepreneurs are hindered by a lack of financial resources, a lack of access to transportation, and a lack of marketing skills.

Hedge, V. (2018) conducted a study on the specific challenges of micro, small, and medium-sized enterprises (MSMEs) in Peenya industrial area, Bangalore. The study revealed that the majority of entrepreneurs face a high level of human resource challenge, followed by operational, infrastructural, governmental, social & political, financial, and marketing challenges, respectively.

Bahl concentrates on the status of women entrepreneurs in rural India. On the basis of this study some suggestions are given to encourage the spirit of women entrepreneurship to become a successful entrepreneur. One of the main purposes of this paper is to analyze policies of Indian government for women.

Parvin, Rahman & Jia determinants on the women in micro-entrepreneurship development. They have done an empirical investigation in rural Bangladesh. The paper investigates the influencing factors of women micro-entrepreneurship development. Data collected were from 248 women micro-entrepreneurs and 132 non-entrepreneurs. The paper provides suggestions for strengthening women entrepreneurship development process.

Pooja Khatri (2019) examined a variety of issues and obstacles encountered by the MSME sector. The obstacles faced by MSMEs, such as financial issues, marketing and

technology issues, human resources, operational issues, and export potential, were identified using secondary data. The study also recommended steps to assist MSMEs flourish. Shaji.A (2020) Small and medium-sized enterprises (SMEs) have been prevented from reaching their full potential by a variety of factors, including technological lag, high credit costs, a lack of adequate infrastructure, a scarcity of skilled labour, and a lack of market access, despite their high growth rates and promising futures.

OBJECTIVE

- To identify various challenges faced by entrepreneurs.
- To study the relationship of various challenges

METHODOLOGY OF STUDY

The study focuses on general study of secondary data collected from various books, national and international journals, publications from various websites which focused on various aspect of entrepreneur.

BARRIERS FACED BY ENTREPRENEUR

1. LACK OF MONEY

Insufficient financial resources constitute a significant impediment to entrepreneurship. Such a constraint limits the scope of opportunities available to entrepreneurs seeking to initiate or advance their business ventures. Regardless of the quality of one's business concept, a reliable source of funding from investors is invariably necessary to commence the entrepreneurial journey and take the initial steps towards success.

SOLUTION

- Utilize the "start small and grow big" approach.
- Implement shared profit agreements.

2. MANAGING FINANCE

It is commonly observed that a significant proportion of entrepreneurs lack adequate financial acumen. As their companies progress towards the developmental stage, they are likely to encounter a plethora of challenges pertaining to financial management. These may include investment decision-making, budgetary concerns, allocation of financial resources, and working capital issues.

SOLUTION

- Acquire the skill of financial management
- Seek the counsel of financial experts to address your financial concerns.
- Consider recruiting qualified personnel with expertise in finance to augment your workforce.

3. LACK OF EXPERIENCE

This obstacle pertains to both young entrepreneurs and newcomers who have recently entered the market. It can be referred to as inadequate market experience or a lack thereof. Experience is an intangible asset that cannot be purchased; rather, it is acquired through the entrepreneurial journey. Challenging circumstances provide valuable lessons. However, it is crucial for entrepreneurs to avoid inexperience and make sound decisions. Failure to do so can result in missed competitive advantages and mishandling of situations, which are some of the consequences of insufficient experience.

SOLUTION

- It is recommended to employ individuals with ample experience.
- It is advisable to conduct a thorough environmental analysis before taking any decision.

4. FEAR OF FAILURE

As an entrepreneur, if you have a clear vision and commitment to that imaginative and prescient you do not want to be scared of failure but as a begin-up entrepreneur, you may think loads extra approximately the preliminary is finance, investors, thoughts and plenty of things on your starting point as an entrepreneur. All this stuff will create strain on yourself and could generate fear of failure to your mind no longer best start-up entrepreneurs but additionally skilled marketers have worry of failure barrier. They will face this barrier when they have own family troubles, financial disasters and instability in their enterprise, but marketers are born to triumph over the obstacles.

SOLUTION

- It is advisable to formulate a plan prior to commencing any endeavor.
- Reducing instances of financial insolvency and establishing a stable business environment.

5. NOT HAVING A BACKUP PLAN

It is always advisable to have a backup plan before embarking on the vast field of entrepreneurship. However, it is observed that a majority of entrepreneurs do not have a contingency plan in place. This backup plan may or may not be related to their business domain. The primary advantage of having a backup plan is that it provides a sense of security in the event of failure in the entrepreneurial pursuit. This backup plan could entail exploring an alternative business idea that can be executed using existing resources or leveraging current skills to generate an additional income source.

SOLUTION

- It is advisable to devise a contingency strategy.
- Conducting an environmental assessment is recommended.

6. POLITICAL BARRIER

It is widely acknowledged that the political environment of a country plays a crucial role in determining the success of entrepreneurs. In the event that political decisions are not conducive to entrepreneurship, it can pose a significant obstacle to their success. It is incumbent upon governments to provide adequate protection to nascent ventures to shield them from market competition, thereby enabling small entrepreneurs to thrive. Prior to establishing a business, an entrepreneur must exercise due diligence in assessing the political factors at play. Such prudence is highly advantageous for the sustained survival and growth of the enterprise.

SOLUTION

- Establish an entrepreneurial association.
- Present proposals to the government.
- Express your opinions through peaceful demonstrations.

7. LACK OF CONTACTS

Insufficient contacts can give rise to a network-building predicament. Contacts hold significant importance for entrepreneurs. The acquisition of contacts does not necessarily entail monetary expenditure. However, certain entrepreneurs may encounter difficulties in establishing contacts or forging networks with communities. Entrepreneurial contacts can facilitate the creation of new

markets, broaden the scope of business operations, enhance knowledge acquisition, and uncover novel opportunities. Various methods and resources exist to cultivate entrepreneurial contacts.

SOLUTION

- Participate in entrepreneurship forums to foster professional connections.
- Establish community networks with personnel to enhance collaboration and productivity.
- Utilize online network platforms to expand your reach and engage with a wider audience.

8. LACK OF ENTREPRENEURSHIP EDUCATION

The development of entrepreneurship education has not yet reached the anticipated level of advancement. Currently, it is still in the process of being developed. The available curricula for teaching entrepreneurship are limited in number. Furthermore, the teaching methods employed tend to place greater emphasis on imparting theoretical knowledge of entrepreneurship to students, rather than providing them with practical entrepreneurial experience. Consequently, the quality of students produced by such programs falls short of expectations. These students possess a strong desire to become entrepreneurs and any loss of this desire represents a significant obstacle to the field of entrepreneurship.

SOLUTION

- Providing students with entrepreneurial experience
- Establishing centres for entrepreneurial training
- Establishing centres for entrepreneurial incubation

9. CORRUPT BUSINESS ENVIRONMENT

There are two approaches to addressing the issue of corrupt business practices. The first pertains to corruption within organizations, which may arise from a failure to adhere to established business protocols, cultural norms and procedural guidelines. The second approach concerns the broader societal context in which businesses operate, over which entrepreneurs may have limited control. If the overall business environment in a given country is characterized by corruption, it can discourage aspiring entrepreneurs from pursuing their goals. The extent of a country's corruption can be gauged by consulting the global corruption index.

SOLUTION

- Ensuring adherence to appropriate business protocols
- Fostering a culture of ethical business practices
- Implementing measures to promote transparency in organizational procedures
- Revisions to governmental policies

III. CONCLUSION

Entrepreneurs utilize their capacity to scan, discover, and analyze opportunities in the environment to translate them into business propositions through the establishment of large economic organizations in order to create wealth. They serve as catalysts for economic growth and act as change agents in society due to their efficient and effective use of natural and national resources. The presence of entrepreneurial talent within a population plays a crucial role in determining the pace of a nation's progress, as per Joseph Schumpeter. Meir and Baldwin suggest that under favorable economic conditions and consequences, development does not occur spontaneously. Instead, a significant amount of entrepreneurial activity must be triggered by a catalyst. The abundance of self-starters in wealthy nations explains their diverse range of endeavors. To overcome obstacles and ensure the success of entrepreneurship, entrepreneurs must learn to manage these challenges.

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Impact of Women Entrepreneurship in Empowering Women a Study in Nilgiri District

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Abstract: *Women are increasingly becoming an important part of the global workforce, and their contributions to economic development cannot be overlooked. Female entrepreneurship is on the rise and is seen as a way to strengthen the role of women in society. By owning a business, women become more financially and personally responsible, leading to empowerment and self-realisation. This study examines the impact of female entrepreneurship on women's empowerment in various aspects of life, including financial, social, personal, and family life, in Nilgiri District.*

Keywords: *entrepreneurship, empowerment, financial, social, personal and family aspects*

I. Introduction and Background

Women empowerment is the empowerment of women in all areas of life to help them make decisions about their holistic development. Empowering women would mean encouraging them to be self-sufficient and independent. To have positive self-esteem is one way to define it. It also means being confident in any challenge and participating in various social and political development projects.

Ways to Empower Women Through Entrepreneurship

Better decision-making through empowerment. It helps people a lot. Empowerment gives a person the right to decide and make decisions independently. Authorised persons are free to choose their actions. They can make their own choices that affect their lives however they want. Empowerment Indicators are

- Deciding about personal or group situations.
- Deciding on family affairs.
- Finding information and resources for decision-making.

- Exploring different choices to select from. Asserting oneself in the joint decision-making process.
- Thinking optimistically to create change.
- Learning and accessing skills for personal or collective improvement.
- Participating in the process and the endless change on one's initiative.

II. Review of Literature

Jahanshahi et al. (2010), examined the factors that motivate women to be entrepreneurs in micro, small and medium enterprise development in India. Women entrepreneurs face challenges, but nowadays, with modernisation, urbanisation, education and business development, the situation is changing rapidly and more and more women are running businesses successfully. Therefore, there is a need to improve self-employment opportunities for unemployed, educated women through entrepreneurship development.

Misra et al. (2018) made a study on "Women's Entrepreneurship as a Key Factor for National Development". This study examined women's active participation in economic activities that led to their economic development. The emergence of women entrepreneurs in business indicates women's economic independence and social status. It was noted that entrepreneurship development among women has become an important aspect of overall women's economic development.

Hust (2004), found the challenges faced by women entrepreneurs. The problems are male dominance in society, family responsibilities, scarcity of raw materials and commercialisation. She has concluded that the path of women entrepreneurs is full of pitfalls. Even though Indian women in the Western world are not yet on their partner's level, she fights for his hand to mark her essence in the men's reality.

Statement of the Problem

In the business world, the proportion of women increases almost every year. It is clear that women have entrepreneurial skills that can be used to create more synergies once they have transitioned from job seekers to employers. Women entrepreneurs face constraints, including family, psychological and sociocultural ones. To empower women through entrepreneurship, the constraints of women entrepreneurs need to be addressed. This study aims to present the impact of female entrepreneurship on women's financial, personal, and social empowerment and the well-being of their families.

Objectives of the Study

- To identify the reasons for becoming an entrepreneur.
- To pinpoint the problems faced by women entrepreneurs.
- To evaluate the social empowerment of women through entrepreneurship.

Scope of the Study

This study examines the impact of Women's entrepreneurship on women's empowerment in Nilgiri District. The study identifies women entrepreneurs' issues and measures their financial, personal, social and family empowerment after becoming entrepreneurs.

Research Methodology & Research Design

This research is empirical. In this type of research, empirical evidence is analysed quantitatively and qualitatively. To achieve the goals, empirical data was collected using a questionnaire method through Google form.

Collection of Data

The research work used primary and secondary data. The primary data helped achieve the research goals. The secondary data provided theoretical and conceptual backgrounds for the study area. They came from books, journals, dissertations, research articles, and websites.

Sampling Design

To examine the impact of Women entrepreneurship on women's empowerment, a survey of 50 Women entrepreneurs was conducted using the questionnaire method using Google form.

Analysis and Interpretation

Table1: Age of the Respondents

s.no	Age (in Years)	Frequency	%
1	Below 25	10	20
2	26-35	13	26
3	36-45	15	30
4	46 an over	12	24
Total		50	100

Inference

Table 1 shows that 10 of the women entrepreneurs fall under the age group of 36 – 45 years, 13 are in between 26-35 years of age, 12 are in the age group of above 46 years, whereas only 10 of women entrepreneurs are in in the age group of below 25 years.

Table 2: Nature of the Business

s.no	Business	Frequency	%
1	Tailoring shops	10	20
2	Beauty Parlour	15	30
3	Catering Industry	8	16
4	Craftwork	4	8
5	Boutique	13	26
Total		50	100

Inference

Table 2 shows 15 of the respondents are running beauty parlours, 13 of the respondents are running boutique shops, 10 of the respondents are running tailoring shops, 8 of the respondents are running the catering industry, and 4 of the respondents are under craft selling.

Table 3: Reasons For Choosing Business

s.no	Reasons	Frequency	%
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1	Easier to start	10	20
2	Expertise	11	22
3	Experience	4	8
4	Curiosity	4	8
5	Low Risk	6	12
6	High Profit	5	10
7	High Demanded	3	6
8	Low Capital	5	10
9	Family Business	2	4
Total		50	100

Inference

Table 3 infers from the frequency table of multiple responses that 11 of the women entrepreneurs opined that expertise is the reason for choosing business, 10 of the women entrepreneurs opined that easier to start is the reason for choosing business, 6 of the women entrepreneurs opined that low risk is the reason for choosing business, 5 of the women entrepreneurs opined that high profit is the reason for choosing business, 4 of the women entrepreneurs opined that experience and curiosity is the reason for choosing business, 3 of the women entrepreneurs opined that High demanded is the reason for choosing business, 2 of the women entrepreneurs opined that Low capital is the reason for choosing business.

Table 4: Problems of women Entrepreneurs' Communalities

S.No	Particular	Frequency	%
1	Lack of credit facilities	4	8
2	The negative attitude of banks	5	10
3	Lack of financial management skill	6	12
4	Lack of self-confidence	4	8
5	Hesitation to avail of further loan	6	12
6	Different attitudes of society	5	10
7	Lack of social contacts	6	12
8	Male domination in the society	6	12
9	Workplace and native place are different	4	8
10	Poor knowledge about Government schemes	4	8
Total		50	100

Inference

Table 3. show that 6 of the respondents facing a lack of financial management skill, Hesitation to avail of a further loan, lack of social contacts and male domination in society, 5 of the respondents face a negative attitude toward banks and a different attitude toward society. 4 of the respondents faced a lack of credit facilities, a lack of self-confidence, and poor knowledge about Government schemes.

Table 5: A Comparative Analysis of Women's Empowerment in Different Groups

Groups	Mean	SD	Test Details	Empowerment				
				Social	Financial	Economic	Personal	Political
Social Empowerment	3.49	0.43	Pearson correlation	1	0.125	0.261**	0.349**	0.146
			Sig.(2 tailed)		0.127	0.001	0.000	0.075
Financial Empowerment	3.30		Pearson correlation	125	1	385**	258**	.084
			Sig.(2 tailed)	127		.000	.001	.304

Groups	Mean	SD	Test Details	Empowerment				
Economic Empowerment	3.34	0.26	Pearson correlation	.261**	.385**	1	.406**	.143
			Sig.(2 tailed)	.001	.000		.000	.080
Personal Empowerment	2.90	0.79	Pearson correlation	.349**	.258**	.406**	1	.300**
			Sig.(2 tailed)	.000	.001	.000		.000
Political Empowerment	3.07	0.43	Pearson correlation	.146	.084	.143	.300**	1
			Sig.(2 tailed)	.075	.304	.080	.000	

Inference

Different groups of Women Empowerment have different mean values in the table above. Social and Economic Empowerment has the highest mean, while Personal Empowerment has the lowest. Financial Empowerment has the most deviation among the groups. There is a statistical correlation between Economic and Family Groups and the other Groups. The other pairs of groups do not correlate with each other. The correlation value in Table 5 above is not significant.

Findings

- 30 % of the women entrepreneurs fall under the age group of 36-45 years.
- 30 % of the respondents are running Beauty parlours.
- This study shows that 22 % of the entrepreneurs opined that expertise is the reason for choosing this business.
- 12% of the respondents faced a lack of financial management skills, Hesitation to avail of further loans, lack of social contacts and male domination in society.
- The mean of Social and Economic Empowerment is the highest, while the mean of Personal Empowerment is the lowest.

Recommendations

- Credit increases after becoming an entrepreneur. Therefore, they must know how to use financial resources in different projects. Entrepreneurs must therefore arm themselves and develop financial confidence in their company's sustainability.
- Women entrepreneurs find it difficult to do business. Because the workplace is far away from home, in this way, female entrepreneurs can set up a company close to where they live.
- Awareness of government programs can be reported at any taluk level. Many women entrepreneurs are not well informed about government programs.
- The lack of social contacts is a problem for women entrepreneurs. To remedy this, the government should strengthen the training program, and the trainer should keep in touch with the women entrepreneurs.
- Improving the social conditions by teaching the knowledge of women's rights, discussing community and family problems, and creating awareness on politics can foster a sense of harmony that can empower women individually and at the group level.

III. Conclusion

Women's entrepreneurship increases the wealth of the country in general and that of households in particular. Today, women are more willing to take on entrepreneurial activities and thus contribute to the development of the economy. Women entrepreneurs must be motivated to face the challenges of global markets and strive for excellence.

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IMPACT OF SOCIAL MEDIA TOWARDS CONSUMER BUYING BEHAVIOR: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT: *Impact of Social Media towards Consumer Buying Behavior literature over the past decades has evolved and expanded, because of its widespread and changing of consumer behavior due to the easy reach ability of social media. The aim of this article is to provide a comprehensive overview, analyze articles and bibliographic information through a systematic literature review (SLR). In this study, 25 articles on Impact of Social Media towards Consumer Buying Behavior were selected and reviewed. After reviewing the articles, the outcome was that the use of social media improved satisfaction for consumers during the initial stages of information search and alternative evaluation but did not help much in improving satisfaction in the purchase decision stage, nor in the post-purchase evaluation. The information freely available on social media, it is up to businesses to harness it positively to improve their product offerings, their customer relationship management, and their profitability.*

Key Words: *Consumer Buying Behavior, Psychology, Consumption, Purchase Decision, Social Media*

I. INTRODUCTION

According to American Marketing Association, consumer behavior can be defined as "the dynamic interaction of affect and cognition, behavior, and environmental events by which human beings conduct the exchange aspects of their lives."

As a field of study, consumer behavior is an applied social science. Consumer behavior analysis is the "use of behavior principles, usually gained experimentally, to interpret human economic consumption." As a discipline, consumer behavior stands at the intersection of economic psychology and marketing science.

Consumer Buying Behavior refers to the buying behavior of the ultimate consumer. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behavior, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. An individual and a consumer is led by his culture, his subculture, his social class, his membership groups, his family, his personality, his psychological factors, etc.. and is influenced by cultural trends as well as his social and societal environment. By identifying and understanding the factors that influence their customers, brands have the opportunity to develop a strategy, a marketing message (Unique Value Proposition) and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers, a real asset to better meet the needs of its customers and increase sales.

EFFECTS OF SOCIAL MEDIA MARKETING ON CONSUMER BEHAVIOR

Daily more than one lakh different types of tweets are sent, nearly seven lakhs contents are posted on Facebook, millions of information are searched in google, thousands of photos are sent through Instagram, six hundred websites are hosted. There were lot of business opportunities due to development and advancement of social media. In the business environment, consumers become the focal point because of the powerful presence of social media. Several studies were conducted to find out the influence of social media and results of these studies helps the firms to maintain a good position in the market with the help of social media.

IMPACT OF SOCIAL MEDIA

There are some positive impacts as well as some negative impacts are there of social websites which are doing the job of marketing. Some of them are as follows:

POSTIVE IMPACTS:

1. Social media which is doing the marketing helping to businessmen to understand their customers by understanding their likes and dislikes
2. It helps various firms to understand how different types of activities can be done.
3. Social websites are helping to make not only to old customers but also to many new customers to attract them.

4. It increases awareness for consumers how to use branded goods and services.

NEGATIVE IMPACTS:

1. Social websites are not fully protected. Anybody can misuse the website information.
2. Social websites are sending many advertisement mails, messages to customers due to those customers are thinking of unsought goods.
3. Wrong type of brand advertisement can create a big problem for the company.
4. Many companies are not getting feedback from the customers though it is free of cost. But still customers are reluctant to share ideas and thoughts.

STATEMENT OF THE PROBLEM

Customers are overwhelmed by marketing commercials are promotional events. The sensitivity of customers to get excited is fading out on promotional events and consumers are beginning to resist the effect of some companies at marketing them. The promotional focus of some organizations is on the conventional mass media advert style, which includes commercial TV, radio jingles and advertisements in print formats such as newspaper and magazines along with billboard placement, it is now on record that as the internet is fact advancing across the global marketplace, the effectiveness of traditional mass media is fast on the decline.

SCOPE OF THE STUDY

The scope of this research is to focus the level of consumer buying behavior from social media. Traditional method of marketing like Radio, Television, is considered to be Upstarts with questionable staying power. Many progressive business owners are dabbling in social media marketing. Understand the behavior of the consumer, factors affecting consumer buying behavior. It involves the analyzing the customer satisfaction towards social media.

OBJECTIVE OF THE STUDY

- To analyze the impact of social media on consumer buying behavior.
- To study the impact of social media on various stages of decision-making process of consumers.

II. REVIEW OF LITERATURE

T.Sudha¹ has analyzed the impact of social media on buying behavior of customers. The increasing focus on social media shaped state of the art advertising and shifted the way companies interact with their target groups. The three social media platforms identified as commonly used by companies to support marketing and branding (i.e. Twitter, YouTube and Facebook), Facebook is considered by some to be the "holy grail of marketers" because of its focus on the integration of advertising into participants' social content. Using IBM SPSS software tools the data were analyzed. The collected data were analyzed using Reliability test, One way ANOVA test, Pearson Correlation and Chi-Square test the customers prefer shopping through social media but they have some insecurities of payment fraudulent. They are also not aware of websites due to less promotion of sites. On improving on these constraints e-commerce platform can make huge revenue.

Bhuvanesh Kumar Sharma² studied Social media has emerged as an internet-based media, which is very much active and effervescent. The purpose of this research is to find out the relationship among Perceived Usefulness, Perceived Value and Perceived Risk, and to investigate the impact of these variables on purchase intention while purchasing through social media.. In order to test the hypothesis, a structured self-developed questionnaire has been prepared by keeping in mind the research questions and objectives. The data was collected from all management graduates through both online and offline medium. The Structured questionnaire has been developed using a five-point Likert scale from strongly agree to strongly disagree. Structure closed-ended questionnaire was used in the form of data collection instrument. Non-Probability judgmental sampling was used as a method of sampling. 265 respondents' questionnaire was received and all were complete in all aspects. The result shows that there is a significant positive correlation reported between Perceived Usefulness, Perceived Value, and Perceived Risk, therefore any change in any of the variables under study will lead to change in other variables. In case of Perceived Risk, the value of correlation is negative.

¹T.Sudha, M.Sathya, "The Impact of Social Media On Buying Behaviour of Consumers", International Journal of Research and Analytical Reviews (IJRAR), March 2020, Volume 7, Issue 1, pp.no.-786-789.

² Bhuvanesh Kumar Sharma, Vimal Kamlesh Kumar Bhatt, "Impact Of Social Media On Consumer Buying Behavior - A Descriptive Study On Tam Mode", i-manager's journal on management, vol. 13 no. 1 June - August 2018, pp.no-34-43

M. Nick Hajli³ has studied that Social media have provided new opportunities to consumers to engage in social interaction on the internet. Consumers use social media, such as online communities, to generate content and to network with other users. The study conducted a survey on individuals in order to validate the proposed model. The study was conducted through online and paper questionnaires. The participants are mostly resident in the UK and London (85%), although the research attracted some international participants. The questionnaire was distributed in London, UK. The author also developed an online questionnaire and invited participation through email. The target individuals were members of social networking sites such as Facebook, Twitter and LinkedIn. The present study uses structural equation modelling (SEM). SEM is a popular approach in social science (Anderson & Gerbing 1988; Bandalos 2002). In SEM, the author uses a partial least square method (PLS) - a good way of managing complex data in a low-structure situation. The study borrows constructs from the technology acceptance model, and integrates them with trust and social media concepts to propose a model to examine the role of social media in e-commerce and social commerce adoption.

Elisabeta Ioană⁴ analyzed that technology gives consumer the power to investigate products to label them and criticize them in equal measure, and more. Therefore many companies today have pages on social networks to complement the information held about products, held by the feedback of consumers about products and tend to relate more to a company after reading various reviews. The paper is related to the impact of social media on consumer behavior, therefore it has been made a quantitative research. The sample counted 116 respondents and from the statistical perspective, the conclusions were established in terms of the univariate and bivariate analysis. The analysis of the research variables can make a consumer profile that uses social networks. After the complex statistical analysis using SPSS and the analysis offered by the online platform the host of questionnaire the result is seen as how much it is influenced and the real impact of social media reflected in the behavior changes. It can be stated that there is an imbalance between respondents from rural and urban areas.

³ M. Nick Hajli, "A Study Of The Impact Of Social Media On Consumers", International Journal Of Market Research , Vol. 5(6) Issue 3

⁴ Elisabeta Ioană, Ivona Stoica, "Social Media and its Impact on Consumers Behavior" International Journal of Economic Practices and Theories, Vol. 4, No. 2, 2014, Special issue on Marketing and Business Development, e-ISSN 2247-7225, pp.no 296-302.

Amandeep Singh et.al⁵encompasses the research studies done on the impact of social media on consumer behavior. Social media is used by billions of people around the world and has fast become one of the defining technologies of our time. People are using various social media websites and because of that the entire marketing landscape is changing. Massive audience is available who are spending many hours a day using social media across the various platforms and is majorly involved in information processing, entertainment and social connection activities; it is not surprising that marketers have started utilizing social media as a marketing channel. Companies now place considerable value on the way in which social media can be used to shape consumer's brand/product perception and influence their buying decision. Companies need to better understand the changing behavior of consumers, in order to create mutual benefits from the use of social media. The research paper talks about what activities the consumer is involved in, how branding on social media is important and how it can help in marketing the goods/services. It also highlights how user generated content helps in marketing of a company and what will be the future of social media and areas the companies should focus on which will impact the consumer's behavior.

Elmira Janavi et.al⁶ y investigates the impact of social media adoption and media needs on online purchasing behavior. This study has also examined the moderating role of media type, gender and age in the relationship between variables of social media adoption and online purchasing behavior. A total of 410 questionnaires were collected on social media such as Instagram, Telegram and WhatsApp. SEM technique using PLS used as the analytical method to empirically test the proposed hypotheses. Results show that the effects of tension dimension on online purchasing behavior is mediated by social media adoption. Moreover, the effects of social media adoption on online purchasing behavior are Effect of Social Media Adoption and Media Needs on Online Purchase Behavior: The ... 2 moderated by age and medium type based on Multi-Group Analysis. The IPMA matrix shows that social media adoption had the highest importance, but the lowest

⁵ Amandeep Singha , Taranjit Singh Vijb , RajveerKaurc , DaljeetKaurd, Turkish ,” **Impact of Social Media on Consumer Behaviour** “Journal of Computer and Mathematics Education Vol.12 No. 5 (2021),pp.no. 1216-1225

⁶ Elmira Janavi, Maryam Soleimani, Abbas Gholampour, Mike Friedrichsen, PejmanEbrahimi,” **Effect of Social Media Adoption and Media Needs on Online Purchase Behavior: The Moderator Roles of Media Type, Gender, Age**”, Journal of Information Technology Management, 2021, Vol.13, No.2,pp.no-1-17.

performance. This study is significant in terms of innovation due to the use of new indicators effective in the area of statistical analyses. The use of FIMIX, CTA, permutation test, MGA, and IPMA matrix analyses is part of it.

Veland Ramadani.et.al⁷investigate the behavioural intention towards usage of social media channels. The research model and the hypothesis are constructed for this research which is evaluated by structural equation model (SEM). One of the primary theoretical foundations is the technology acceptance model (TAM). To build a more comprehensive model that presents the use of social media channels, this study also utilises other customer characteristics including accessibility, language, and trust of social media channels, along with the constructs in TAM. The results reveal that the total effect of the factors that influence the behavioural intention of customers to use social media channels is ranked as follows: perceived enjoyment (PE); accessibility (AC); perceived usefulness (PU); trust of social media channels (TSMC); perceived ease of use (PEU); attitude (A); social influence (SI); self-efficacy (SE). To investigate the hypotheses and research questions, a survey method using a convenience sample was employed. As populations of interest were all individuals in Former Yugoslav Republic of Macedonia (FYROM) who use social media. The questionnaire was self-administered which was administered electronically using internet (docs.google.com). Total number of responses we got is 384, however only 289 (75.26%).

Samia Al Jahwari⁸investigates the impact of social media on the online buying behavior of consumers in Oman. Social media marketing has become one of the most influential tools used by companies seeking to reach out to their forecasted customer base. Stores are gradually becoming more reliant on social media to achieve their promotion and branding objectives. Replacing more traditional marketing methods, social media provides new opportunities for global companies to engage with buyers through online social interactions. To investigate the impact of social media on consumer buying behavior in Oman, we collected data using a twopart questionnaire focusing

⁷VelandRamadani, Amir Demiri and SamijeSaiti-Demiri, "Social media channels: the factors that influence the behavioural intention of customers "Int. J. Business and Globalisation, Vol. 12, No. 3, 2014,pp.no-297-312.

⁸Samia Al Jahwari, Dr. ChintanAnilbhaiJoshi ,Ms. Aisha Al Mandhari," Impact of Social Media on Consumer Buying Behavior in Oman: An Exploratory Study", GSJ: Volume 8, Issue 9, September 2020, Online: ISSN 2320-9186,pp.no-434-445.

on attributes of social media platforms which might influence purchasing decisions. The findings of the study suggested that social media use has a positive impact on consumer buying behavior in Oman. In addition, the outcomes suggested that celebrity endorsements and recommendations from friends also have a positive impact on consumer buying behavior.

Padmapriya S.⁹aim of this paper is to study the impact of social media on consumer buying behavior. Consumers are beginning to resist the effect of some companies at marketing them. The promotional focus of some organizations is on the conventional mass media advert style, which includes commercial TV, radio jingles and advertisements in print formats such as newspapers and magazines along with billboard placements. The scope of this research is to focus the level of consumer buying behavior from social media in Coimbatore city. To analyses the impact of social media on consumer buying behavior. To study the development of trust into consumers by social media. The present study, is based on a survey conducted in Coimbatore city with the help of both Primary data, Secondary data. Research design: The descriptive research design was applied in the research methodology of the study. The Sample size is 120 samples are decided to select from Coimbatore city .The Tools for analysis is Percentage analysis Likert scale analysis. Consumers feels that the privacy policy to be secure in social media. Some of the consumer feels that wrong type of brand advertisements should be avoided. The sample is confined to 120 .The customer attitude may change in future. Social media tools allows for one to voice their opinion after a purchase has been made and to review a product expectation and performance after buying.

S. Fashmitha¹⁰ studies the usage of Social websites by consumers has mostly increased and usages of Social Networking Websites have extensive effect on these consumers in various ways. There are many online networking sites which affect consumer behavior. Consumers are beginning to resist the effect of some companies at marketing them. The promotional focus of some organizations is on the conventional mass media advert style, which includes commercial TV, radio jingles and advertisements in print format such as newspapers. To analyses the impact of

⁹Padmapriya S, Mr. A. David," **A Study On Impact Of Social Media On Consumer Buying Behaviour With Special Reference To Coimbatore City**", EPRA International Journal of Research and Development (IJRD) Volume: 5 | Issue: 11 | November 2020 - Peer Reviewed Journal,pp.no-369-370.

¹⁰ S. Fashmitha, Mr.D. Shanmugavadivel," **A Study On Impact Of Social Media On Consumers Buying Behaviour Special Reference To Coimbatore City**", EPRA International Journal of Research and Development (IJRD) Volume: 6, Issue: 5, May 2021,pp.no-58-60.

social media on consumer buying behavior. The scope of this research is to focus the level of consumer buying behaviour from social media in Coimbatore city. This study has been conducted among the customers those who are belong to the Coimbatore District of Tamilnadu, India. Research design used the descriptive research design was applied in the research methodology of the study. Sample Size is the 120 samples are decided to select from Coimbatore city. Tools to analysis Simple Percentage analysis, Chi square, Ranking analysis. The data collected Primary data and Secondary data. At the end findings obtained from this research, the consumers are mostly affected by informational and design factors which lead them to take the best decision in choosing the most suitable Social Media site to buy their preferred product.

Duangruthai Voramontri¹¹ studies research empirically the role of social media in consumers' decision-making process for complex purchases – those characterised by significant brand differences, high consumer involvement and risk, and which are expensive and infrequent. The model uses the information search, alternative evaluation, and purchase decision stages from the classical EBM model. A quantitative survey investigates up to what degree experiences are altered by the use of social media. Results show that social media usage influences consumer satisfaction in the stages of information search and alternative evaluation, with satisfaction getting amplified as the consumer moves along the process towards the final purchase decision and post-purchase evaluation. The research was done among internet-savvy consumers in South-East Asia, and only considered purchases that were actually made by consumers, not including searches that were abandoned.

Bernadette D'Silva et.al¹², studies that Social Media is a popular mode for social communication. The 21st century uses social media networking in their day to day life. In the busy urban life, people don't have time to meet or even call up their near and dear ones. The basic objective of the paper is to understand the usage pattern of social media among youth in the city of Mumbai. It also aims at assessing the influence of social media on the consumer buying behaviour. The study also

¹¹DuangruthaiVoramontri, Leslie Klieb," **Impact of social media on consumer behaviour**" Int. J. Information and Decision Sciences, Vol. X, No. Y, xxxx

¹² Bernadette D'Silva, RoshniBhuptani,,Sweta Menon," **Influence of Social Media Marketing on Brand Choice Behaviour among Youth in India: An Empirical Study**", International Conference on Technology and Business Management March 28-30, 2011,pp.no-756-767.

explores the preference of the youngsters regarding various social media web sites. Primary data was collected through a structured questionnaire that was distributed among youth in city of Mumbai. The questionnaire contained multiple choice questions as well as it also incorporated various parameters that were identified for analysing the preferences of youngsters towards various social media websites. Primary research was done through distribution of structured questionnaires amongst 121 youth in the city of Mumbai. Convenience sampling technique was used for period of two months (Dec 2010– Jan 2011). The research is basically focused on the understanding the usage pattern of youth and their preference towards various social media websites. The data was analysed by using statistical packages like SPSS 16. Different statistical tests like chi square, factor analysis; ANOVA, Friedman test of Ranking etc were performed on the data collected for the purpose of testing the hypothesis. Results from the analysis indicate that social media is a very important tool for networking among youngsters. Youth are increasingly using these websites to stay connected with their friends and family.

Mr. Sony Varghese¹³ studies that Social media is the online communication medium on which we can interact with each other, share content and get the information from. The objective of the study is impact of social media on consumer buying decision process. The Research paper is based on the empirical data from the respondents who are actively involved in online shopping platforms. The primary data is collected from 200 respondents who were selected through convenient sampling technique. The data collection was conducted using a structured questionnaire. It is suggested for the organizations to understand the crucial role of Social media to sell and promote its merchandise as Social media is the best way to entice the customers towards products and services. The research has shown a powerful impact of Social media on consumer buying behaviour in digital age. No doubt that Social media had brought major changes to both, consumer as well as businesses. The research has shown that consumers are highly selective while making a purchase.

¹³ Mr. Sony Varghese, Ms. Mansi Agrawal,” **Impact of Social Media on Consumer Buying Behavior**”, Saudi Journal of Business and Management Studies, Received: 23.02.2021 | Accepted: 08.03.2021 | Published: 10.03.2021.

YavishaRamnarain¹⁴ reports the results of an exploratory study which examined the influence of social media on the purchasing behaviour of youth, by surveying a convenience sample of 150 students at a large university in South Africa. It became evident that the respondents (youths) are fairly computer literate and thus have access to social media platforms, which invariably increases their potential as customers. These youth are also increasingly turning away from traditional advertising media and actively seeking out social media platforms, and make frequent purchases using information obtained from social media platforms because they regard it as being sufficient for decision-making, reliable, convenient, and results in less time wastage. The findings could be considered by marketers targeting the youth market when developing their marketing and communication strategies.

Dr. ManjitKour¹⁵ that there has been a huge explosion in social media as a marketing tool. Social media is believed to be highly efficacious in reaching consumers. This has been brought about by the remarkable increase in the development and version of technology, demanding that businesses rethink their digital marketing strategies. With the advent of technology, high speed internet and ease of shopping on internet, it is observed that consumers are adapting to online marketing and their buying behavior is being influenced accordingly. The aim of this paper is to study the impact of social media marketing on consumer buying behavior. For present study a questionnaire was developed on five point Likert scale and administered to 400 social media users located in Punjab region of India through online survey. 260 responses to online survey was received and used for analysis. For analysis statistical method of factor analysis and Multiple Linear Regression analysis was used. Statistical Analysis was done by using software SPSS 20. It was found that trust, perceived value and positive reviews positively affect consumer buying behavior on social media.

JonidaXhema¹⁶ research is focused on understanding the effect that social networks have on customer behavior. Given the latest trends where internet tends to be the initial and primary source

¹⁴YavishaRamnarain, Krishna K. Govender," **Social media browsing and consumer behaviour: Exploring the youth market**", African Journal of Business Management, Vol. 7(18), pp. 1885-1893, 14 May, 2013

¹⁵ Dr. ManjitKour, Dr. Rajinder Kaur, "**Impact of Social Media Marketing on Consumer Buying Behaviour: An Empirical Study**", International Journal of Advanced Science and Technology Vol. 29, No. 11s, (2020), pp. 975-984.

¹⁶JonidaXhema, "**Effect of Social Networks on Consumer Behaviour: Complex Buying**", IFAC PapersOnLine 52-25 (2019) 504-508.

of information, companies constantly focus on improving their presence online. Social networking is the evolution of marketing from the traditional concept to relationship marketing. Understanding how social network affect customers research and final decision to buy is of great importance for companies in order to create competitive advantage. The study examines the relationship between Social Networks and Customer Behavior. Customer Behavior has been divided into three main categories: customer loyalty, customer tolerance and customer are experimenting. Customers that have a positive attitude towards the company, except for repurchasing products/services, they will also recommend these products to others. Statistical analysis, such as correlation and regression through SPSS Statistics, has been used in order to obtain the relationship between variables. It has been understood that there is a negative relation between social media usage and customer loyalty. The study has shown that there is a negative relation between social media usage and customer tolerance, meaning that customers that spend more time on social networks and search engines are less tolerant to bad service and over-pricing.

Bandara, D. M. D.¹⁷ studied that the boom of social media, most of the fashion retailers have started to recognize the benefits of creating a value for their brands using social media platforms. The purpose of this study is to explore the impact of social media advertising on consumer decision making process. It measures the overall impact of social media advertising on the consumer decision making process in the fashion industry. This study adopts a descriptive quantitative research design and data was collected through self-administrated questionnaire. The population of this study is active social media users in Western province and a sample of 300 consumers was selected using the convenience sampling method. The hypotheses were tested using Correlation and Regression analysis since the purpose of the study is to measure the impact of each independent variable on the chosen dependent variable. The Results of the fast fashion industry. The present study provides valuable implications for fast fashion industry, providing marketers the opportunity to use the findings for identifying their consumers' real buying behavior in a digital environment and to make the decisions accordingly.

¹⁷Bandara, D. M. D., "Impact of Social Media Advertising on Consumer Buying Behavior: With Special Reference to Fast Fashion Industry", International Conference on Business and Information (ICBI) 2020, ISSN 2465-6399, pp.no-476-489.

Chahat Chopra¹⁸ has studied the goal of this paper is to research empirically the role of social media in consumers' decision-making processes. Social media has become a crucial instrument for online consumers in this day and age. A Research Design defines how the researcher will ask the research questions. It sets out a logical arrangement of the measurement procedures, sampling strategy, frame of analysis and time frame. The data collection method used is primary as well as secondary. We collected the primary data through surveys using the platform of Google forms, which is a free surveying web-based application. For secondary data we talked to some people about their buying decisions and went through other research papers having similar topics. The sample size of the participants was of 136 people. The types of questions used in our Questionnaire are structured as multiple choice questions. This is done so that the researcher is able to find the impact of social media on consumer buying behaviour.

Dr. MinamYomso¹⁹ studied that the present trend in commercial field is using of social media for marketing purpose. Social media assist marketers to access and monitor consumer preferences and opinions on a continual basis through online mode. The objective is to study the most constantly used social media platforms or websites by the consumers and to examine Social Media Factors that Influence Consumer Buying Behavior. For the present study both the primary and the secondary data has been used. However, the paper is mainly based on primary data, collected through a survey questionnaire conducted directly with consumers. A random sampling method was used. The sample consisted of 100 participants. From the study it was found that each and every stages of consumer decision making process had a great impact on the respondents. However the stages of alternative evaluation, purchase decision and post purchase had a larger standard deviation which implies that these stages had much different impact on respondent's decision making process.

¹⁸Chahat Chopra, Sachin Gupta "Impact Of Social Media On Consumer Behaviour" International Journal of Creative Research Thoughts, Volume 8, Issue 6 June 2020, ISSN: 2320-2882, pp.no-1943-1967

¹⁹ Dr. MinamYomso, "A Study On Social Media And Consumer Behaviour With Special Reference To East Siang District Of AP", International Journal of Advanced Research in Commerce, Management & Social Science (IJARCMSS) 68 ISSN : 2581-7930, Impact Factor : 5.880 , Volume 04, No. 02(I), April - June, 2021, pp 68-76.

S. Gajashree²⁰ investigate the impact of social media on consumer buying behavior. The primary purpose of this research is to identify the effect of social media on consumer buying decisions. Social Media have given many opportunities to consumers in adapting to different aspects of life. Facebook, Twitter and Instagram have played significant roles in expanding consumer's online purchases. This paper aims to know which consumers are mostly influenced by the online purchase of mobile through social media and the kinds of social media that are employed mainly by consumers in Chennai. The research carried out primary research methods and questionnaire to investigate the impact of social media sites on the user's changing behavior who aim to purchase online. The target of the research is to elucidate why, when, and the way social media has impacted on the consumer decision process. The theoretical framework rests on the literature of the consumer decision-making process, social media, and previous studies relating to social media marketing. The quantitative research method is tailored to the aim of this research. The empirical data was gathered by sending out an opinion poll to individuals. The study explains how individuals are attending processing and selecting the knowledge on social media before a sale. The findings indicate that individuals pursue an active role in information search on social media comparing to mass media.

Mrs.S.Akhila²¹ studied that Social Media Increasing specialize in global development and therefore the expansive use of technology in marketing, advertising and promotion have led to shifts within the way during which companies specialize in consumers. The study of social media also can identify the benefits to be gained by business. The objective is to study about the kind of products purchased by the e-consumers using Social media sites and analyze the factors influencing the e-consumers while making online purchase through social media sites. Primary data is collected through a structured questionnaire prepared according to the objectives of study. Data have been collected from two hundred and ninety four consumers who have minimum one active social media account. These participants are contacted through telephonic interview and

²⁰ S. Gajashree, J. Anand," **A Study on the Impact of Social Media on Consumer Buying Behaviour of Mobile Phones in Chennai**", Shanlax International Journal of Management, Volume: 8 Issue: 3 Month: January Year: 2021 P-ISSN: 2321-4643 E-ISSN: 2581-9402,pp.no-54-59.

²¹Mrs.S.Akhila, Dr.K.R.Sivabagyam, "**A Study On Social Media Sites And Its Empowerment Towards The E-Consumer's Buying Behaviour (With Reference To Coimbatore City)**" Journal of Xi'an University of Architecture & Technology Volume XII, Issue XI, 2020 ISSN No : 1006-7930,pp.no-754-762.

questionnaires shared via google sheet due to maintaining the social distancing. Collection was done using convenient sampling. In the first phase all respondents were briefed about how to fill up the questionnaire in the scale. The questionnaires were distributed to respondents. Filled questionnaires were collected from respondents for statistical analysis of data. It refers to the number of respondents selected from the universe to constitute a sample. It comprises of 294 respondents from Coimbatore city spread across various socio-demographic profiles.

Fayq Al Akayleh²² investigated the impact of e-marketing in the context of consumers in Riyadh City, Saudi Arabia. The research methodology is of quantitative type using the simple random sampling. Data were collected through a questionnaire distributed to a sample of 1,425 social media consumers. The study variables include consumer buying decision as a dependent variable and social media advertising as an independent variable. Income, education level, gender, age and culture were used as moderating variables. The results of the study indicate that social media advertising significantly influence consumer buying decision. Gender, age, and culture of consumers have significant moderating effects whereas income and education have insignificant effects on the relationship between consumer buying decision and social media advertising. This paper is pioneering in that it investigates the effects of social media marketing on consumer buying decision in the context of consumers in Riyadh City.

Dr. HelalAlsubagh²³, has studied the new form of communication has gained prominence in recent years: social networking sites. It is one of the most effective and significant business development tools in the 21st century because of its ability to connect individuals with others. The main objective of this research was to obtain insight into the impact of social networking on consumer behavior. This research was organized in five chapters and revealed the overall influence of social networking on consumer behavior while recommending ways to further enhance the topic under consideration. Increasingly, consumers are looking at websites, as well as the habits and behaviors of peers before making a decision on a purchase or in selecting a type of entertainment.

²²Fayq Al Akayleh,"The influence of social media advertising on consumer behaviour" Middle East J. Management, Vol. 8, No. 4, 2021,pp.no-334-364.

²³ Dr. HelalAlsubagh,"The Impact of Social Networks on Consumers' Behaviors" ,International Journal of Business and Social Science Vol. 6, No. 1; January 2015.

Social networking breaks down barriers between individuals and builds communities. The methodology adopted in this study was quantitative in order to collect vast data related to the research topic. This methodology also facilitated in collecting numeric data. Survey respondents were males and females who were 18 years old and older. The study was to analyze the influence and effect of online social networks sites such as Facebook on the customer's behavior. Internet has proven to be a lucrative communication channel linking the customers and the organizations. As results, for marketers had emerged as a splendid network or channel to interact with consumers through social media tools.

Fitore Jashari²⁴ studied that the Internet and social media usage is changing consumer behavioral modern trend also witnessed in developing countries such as Kosovo. This paper will offer an overview on how the consumers use social media in the stages of decision making process and the psychographic variables that influence their behavior. A survey of 120 consumers selected randomly in the capital city of Pristina was conducted, to find out to what extent they are impacted by the use of social media, and what role it plays in their decision making process. Around 59% of the respondents reported to have made unplanned buying decisions based on the information obtained in the Internet, and 61.5% of them declared to be motivated for buying by social media reviews of their friends. The implication of these findings suggests in what segment businesses in Kosovo should focus their market research and marketing strategy.

Ngu Shan Ying, et.al²⁵ studied that the traditional marketing methods have undergone tremendous changes which brought a new era to marketers in the background of social media. The social media are changing as well as influencing the way consumers behave. Hence, this study aims to investigate the factors that influence the consumer purchasing behavior in Kuching, Sarawak, and to understand which factor has the greatest impact on consumer that purchase through social media sites. Primary data via questionnaire is employed to investigate the impact of social media on purchasing behavior of consumers in Kuching, Sarawak. It will be interesting to identify the factors

²⁴Fitore Jashari, "The impact of social media on consumer behavior – Case study Kosovo", Journal of Knowledge Management, Economics and Information Technology, Vol. VII, Issue 1 February 2017, pp.no-1-20.

²⁵Ngu Shan Ying, Rossazana Ab-Rahim, Khairil-Anuar Mohd-Kamal, "Impact of Social Media on Consumer Purchasing Behaviour in Sarawak", Human Resource Management Academic Research Society, 18 March 2021, Revised: 20 April 2021, Accepted: 04 May 2021, pp.no-5-12.

influence the most for purchasing behavior of consumers on social media. There are four factors, namely personal, social, psychological, and cultural factors assessed in this study. The methodology techniques employed in this study are frequency analysis, descriptive analysis, Pearson's correlation analysis, and multiple regression analysis. Based on the results of analysis, psychological factors are found to be the most influential factor for consumers purchasing behavior in Kuching, Sarawak. The results of this study imply businesses should utilize social media and involve in online platform to have a better understanding on consumers purchasing behavior and to tap the market share.

III. CONCLUSION

Finally, the study shows that the use of social media improved satisfaction for consumers during the initial stages of information search and alternative evaluation but did not help much in improving satisfaction in the purchase decision stage, nor in the post-purchase evaluation. Many consumers are just as satisfied to reach their purchase decisions in the traditional physical stores after having conducted their search and evaluation online; which mean that brick-and-mortar shops have not yet lost their significance.

Social media has enabled marketers to access and monitor consumer opinions on a continual instant basis by listening-in and participating in online conversations, and observing what people are discussing in blogs, forums and online communities (Constantinides, 2014). With such vast information freely available on social media, it is up to businesses to harness it positively to improve their product offerings, their customer relationship management, and their profitability.

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EMPOWERING WOMEN THROUGH SOCIAL ENTREPRENEURSHIP

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ABSTRACT: *Entrepreneurship has emerged as a global concept and contributed for economic development of the country. With the help of various governmental and non-governmental agencies, growing numbers of women are joining the ranks of entrepreneurs. However, in the existing familial and societal setup, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. This study was initiated to explore the challenges and issues faced by the women entrepreneurs in family and societal life. The primary data were collected through questionnaire using survey method. The women entrepreneurs in Coimbatore district were considered as sample unit. The questionnaire was distributed to 75 women entrepreneurs based on convenience sampling method. The collected data were organised and analysed using the statistical tools. Based on the analysis, it was found that there is a significant agreement between the women entrepreneurs regarding the issues and challenges faced by them. It was found that work life balance, motivation, and limited access to the finance are the major issues faced by the women entrepreneurs. The study would be helpful for the women entrepreneurs to find the constraints which restrict them in entrepreneurship field and also it would give the directions for the government in policy making for women entrepreneurship.*

Key words: *Women entrepreneur, challenges, Entrepreneurship issues, work- life balance.*

I. INTRODUCTION

Entrepreneurship has emerged as a global concept and contributed for economic development of the country. With the help of various governmental and non-governmental agencies, growing numbers of women are joining the ranks of entrepreneurs. However, in the existing familial and societal setup, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. This study was initiated to explore the challenges and issues faced by the women entrepreneurs in family and societal life. In India, previously entrepreneurship has traditionally been considered a male prerogative. Women were confined within the four walls of their house and were considered only as the house wife. They had to perform multiple roles in their home front being a mother, a wife, a daughter, a daughter-in-law and many such. The male members were the earning members of the family. But the situation gradually changed when the family required more financial help for the improvement of the family status & education of

children. Acknowledging his need, women have stepped out of the boundaries of the house and came forward to share equal financial and social responsibilities along with the male members of their family.

This study has been initiated to study the challenges and issues faced by the women entrepreneurs.

II. REVIEWS ON CHALLENGES AND ISSUES FACED BY WOMEN ENTREPRENEURS

Sucheta & Usha (2015) defined Entrepreneurship is a worldwide concept and its contribution is on the economic development. The success of the enterprises is defined by the entrepreneurial competencies. The women entrepreneurs are also be the part of the economic development but they suffer with the problem of work–life balance. The role conflict arises when the women perform their family responsibilities in parallel with potential roles. These problems can be resolved only by balancing work and personal life. In order to be flexible with the work and family life, women are willing to go for start ups.

Anne & Eileen, (2010) found that there is a strong gender effect on some motivational factors, but that gender itself needs to be examined along with other social factors in order to understand differences in motivations. In particular, marital statuses, being a parent and/or age, as well as their interaction with gender, are useful in explaining differences in pathways into entrepreneurship for men and women.

Jyothi and Prasad (2009) found a striking difference in the educational background of women entrepreneurs in general and those belonging to rural India. Social factors like caste, community and religion were found to strongly influence the growth of entrepreneurship. The findings reveal that the system of joint family was on decline and that there was no significant relation between occupational background and entrepreneurial character of the women. A majority of them misperceived training as a pre-requisite for getting finance. The main reason, which urged them to take up business activities, were unemployment and inadequate educational qualification.

Arshad (2020) found that females in the Middle East lack support from both the family as well as from the society - something that has proven to have a major impact on female's opportunities to get a job and be a part of the current labour force. From an early age, clear gender roles are implemented where the parents make it clear that the female's main role is to stay at home and take care of the family. At some occasions, the female has even required permission from her father or her husband in order to leave the home, be able to travel or to apply for a bank loan or a job - which means that her freedom is limited and that she has difficulties going against what the family does not accept. Furthermore,

Agarwal & Lenka, (2018) stated that the six female entrepreneurs that participated in this research have to some extent experienced a lack of finance as an obstacle during their entrepreneurial journey. Important to note is that the females emphasize this challenge differently, as some highlight it greatly, while some mention it briefly. However, lack of finance and access to

capital is mentioned both in the existing literature as well as from the participating females to such a large extent that it can be assumed as a challenge for female entrepreneurs in India.

According to **Maas and Herrington (2007)**, the most important factors preventing women from becoming entrepreneurs are: give up quickly, not willing to make sacrifices, expecting quick and easy jobs, less exposure in different fields of business, not willing to take risks, not having any assets for loan security, no support for training, less knowledge in financial management, lack of knowledge in terminologies of banks, lack of confidence, not able to find appropriate location and lack of motivation.

Objectives of the study

- To explore the challenges and issues faced by the women entrepreneurs in family and societal life.

Research Methodology

The primary data were collected through questionnaire using survey method. The women entrepreneurs in Coimbatore district were considered as sample unit. The questionnaire was distributed to 75 women entrepreneurs based on convenience sampling method. Mean Score analysis is used to find the issues and challenges.

DATA ANALYSIS AND RESULTS

Mean Score Analysis of issues faced women entrepreneurs before starting the business

Table 1: Issues faced women entrepreneurs before starting the business

Issues	Mean Value	Standard Deviation	Rank
Awareness / access to Business support	3.73	.823	4
Lack of business management skills	3.23	.816	7
Lack of confidence	3.86	.754	3
Lack of motivation	4.17	.732	1
No time for training / upgrading of skills	3.45	.842	6
No assets to be used as security to obtain financial assistance	4.01	0.667	2
No financial management knowledge	3.56	0.578	5

(Source: Primary Data)

It can be inferred from the Table 1 that the mean is high for “lack motivation” with a score of 4.17 followed by the variable “No assets to be used as security to obtain financial assistance” with a mean value of 4.01. This indicates that the high level obstacle faced by the women entrepreneur before starting the business is lack of motivation. No asset to be used as security to obtain financial assistance is the second major obstacle faced by the women entrepreneur before starting the business.

The standard deviation values are less than one which confirms the dispersion of the opinion of the respondents are low and nearer to mean value.

Mean Score Analysis of Challenges faced by women entrepreneurs while running the business

Table 2: Challenges faced by women entrepreneurs while running the business

Problems	Mean Value	Standard Deviation	Rank
Imbalance in time	4.56	.412	1
Work life balance requirements	4.27	.603	2
Personal demand	3.71	0.451	5
Poor support policies	3.68	0.432	6
Difficulty in finding customers	3.57	0.671	7
Societal influences	4.16	0.541	2
Marketing difficulties	3.96	0.561	4

(Source: Primary Data)

It can be inferred from the Table 2 that the mean is high for “Imbalance in time” with a score of 4.56 followed by the variable “Work life balance requirements” with a mean value of 4.27. This indicates that the high level problem faced by the women entrepreneur while running the business is imbalance in time. Work life balance requirements are the second major problem faced by the women entrepreneur while running the business.

The standard deviation values are less than one which confirms the dispersion of the opinion of the respondents are low and nearer to mean value.

III. Discussion & Conclusion

From the analysis, it was found that the high level obstacle faced by the women entrepreneur before starting the business is lack of motivation. No asset to be used as security to obtain financial assistance is the second major obstacle faced by the women entrepreneur before starting the business and also found that high level problem faced by the women entrepreneur while running the business is imbalance in time. Work life balance requirements are the second major problem faced by the women entrepreneur while running the business. Work life balance, financial support and motivation are the need of any women entrepreneurial success. So, government should initiate suitable schemes and support for motivating women entrepreneurs.

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GOVERNMENT SCHEMES FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS IN INDIA

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ABSTRACT : *Women's empowerment and female entrepreneurship are the same thing. Similar to their male counterparts, female business owners contribute significantly to the nation's gross national product (GNP) in terms of innovation, employment generation, and more. Entrepreneurship can be sparked by or used as an instrument by innovation. Despite all of the social obstacles, Indian women stand out from the crowd and are praised for their accomplishments in their various fields. The changing educational level of women and the diversity of ambitions for a better life forced Indian women to alter their way of life. The achievements of women in this day and age are outstanding, with many of them making ground-breaking contributions to every field of endeavour, especially entrepreneurship. And just like everywhere else in the globe, India's economy has been greatly boosted by women-led firms. In addition to expanding employment options, the rise of female entrepreneurs and business owners is challenging entrenched gender conventions and stereotypes and serving as role models for other young women. This paper is to analyse the role of women entrepreneurs in India and Government initiatives to foster the women entrepreneurship in India.*

Keywords: *Women Empowerment, Women Entrepreneurship, Innovation and Gross Domestic Product*

I. Introduction:

India is known for its entrepreneurial spirit and has the third-largest startup ecosystem in the world. The nation now has the fifth-largest economy in the world because to its sharp capacity to provide solutions for the world. Today's female entrepreneurs have found success in fields that haven't received as much attention, like the food, cosmetics, travel, sanitation, IT, car, and even innovation. If 50% of women are employed, the World Bank estimates that India's GDP may increase by 1.5% points. Today's female business owners have found success in less-explored industries like those in the food, beauty, travel, sanitation, IT, automotive, and even

invention. According to World Bank projections, if 50% of women are employed, India's GDP may increase by 1.5% points. By generating job opportunities, innovating across industries, accelerating growth in vital sectors, and overcoming societal and cultural barriers, Indian women entrepreneurs are playing a critical role in advancing the nation's economy. They are notably active in industries including technology, e-commerce, fashion, education, and healthcare. Women entrepreneurs are developing new goods and services as well as bringing fresh perspectives to established businesses. Despite a variety of obstacles, including limited access to financing and opportunities for skill development, their tenacity and persistence are changing perceptions about women in business. In conclusion, Indian women business owners significantly contribute to the economy and work to create a more equal and inclusive society.

OBJECTIVES OF THE STUDY:

- To understand the position of women business owners in India.
- To study various Government schemes available for women entrepreneurs in India
- To provide suggestions for the development of women entrepreneurs in future.

WOMEN ENTREPRENEURSHIP IN INDIA:

The country has experienced tremendous business and economic growth as a result of the rise in the number of female entrepreneurs. By creating jobs in the nation, influencing demographic changes, and motivating the subsequent generation of female founders, women-owned businesses are playing a significant role in society.

Startup India is dedicated to fostering women's entrepreneurship in India through initiatives, programmes, the development of enabling networks and communities, and the activation of partnerships among various stakeholders in the startup ecosystem. This commitment is part of the organization's vision to support the sustainable development of women entrepreneurs for the nation's balanced growth.

A Bain & Company survey claims that women own close to 20% of businesses in India. While the nation strives to alter its economic and social development status through women-owned firms, a number of female entrepreneurs have shot to popularity thanks to their outstanding commercial acumen. Indian women entrepreneurs have been shattering glass ceilings in a number of fields, including image consulting, e-commerce, science, and entertainment.

GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEURS:

• MUDRA SCHEME:

The government established Mudra Loan for Women as a woman loan programme to provide funding for driven female entrepreneurs. They are looking for a business plan for opening a salon, school, tailor store, etc. For the loan to be granted under this plan, no collateral is needed. A Mudra loan application can, however, be made under certain categories.

- ❖ Shishu Loan: In the beginning, firms are only eligible for a Rs. 50,000 maximum loan sum.
- ❖ Kishor loan: This loan is intended for companies that are already established but want to enhance their offerings. The amount of the loan ranges from 50,000 to 5 lakh rupees.

- ❖ Tarun Loan: For well-established enterprises that need financing but want to grow, this loan is available; they can get up to Rs. 10 lakhs for the project.

- **ANNAPURNA SCHEME:**

One of the numerous government programmes for women is the Annapurna Yojana. The Indian government provides loans up to Rs. 50,000 for women-owned food service firms under this programme. The borrowed money could be used to cover working capital needs, such as buying kitchenware, a mixer/cumulative grinder, a hot case, tiffin boxes, etc.

The lender is exempt from making the first month's EMI payment after the loan is approved. The money must be paid back in 36 monthly installments once it has been approved. Based on the market rate and the relevant bank, the interest rate charged is decided.

- **STREE SHAKTI YOJANA**

A special government programme for women called Stree Shakti encourages entrepreneurship by offering a number of benefits. Women who own a majority of the company are eligible for this loan programme for women entrepreneurs. These female business owners must also sign up for the Entrepreneurship Development Programme (EDP) run by the relevant state organisations. Women can take advantage of a 0.05% interest discount under the Stree Shakti scheme on loans worth more than Rs 2 lakh.

- **THE DENA SHAKTI PLAN**

For women who want to start businesses in agriculture, manufacturing, microcredit, retail outlets, or small companies, the Dena Shakti Scheme offers loans up to Rs. 20 lakh. This government programme for women also offers a 0.25 percent interest rate discount. In addition, women business owners are eligible for a microcredit loan of up to Rs. 50,000.

- **BUSINESS LOAN FROM BHARTIYA MAHILA BANK**

This public sector banking organisation, The Bhartiya Mahila Bank (BMB), administers credit programmes for female entrepreneurs up to Rs. 20 crores for working capital needs, business expansion, or industrial firms. Under this programme for loans to women, some of the various plans include:

- ❖ Shringaar: Homemakers or self-employed women who are launching a start-up can apply for the BMB Shringaar loan to cover their ongoing company expenses. You are not required to offer any collateral security in exchange for the loan.
- ❖ Parvarish: In a similar vein, the BMB Parvarish loan is for homemakers or self-employed women to open daycare centres. Under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGSTSM) programme, the maximum loan amount is Rs. 1 Crore and no collateral is required.
- ❖ Annapurna: This loan is available to food entrepreneurs between the ages of 18 and 60 who seek to launch or grow their small companies. Its features are comparable to those of the Annapurna plan offered by the State Bank of Mysore, with the exception that no collateral security is required.

- **MAHILA UDYAM NIDHI YOJANA**

The Mahila Udyam Nidhi Scheme, one of the most well-liked government programmes for female entrepreneurs, is provided by Punjab National Bank and Small Industries Development Bank of India (SIDBI). The programme provides loans up to Rs. 10 lakh to female entrepreneurs who want to launch a new small business and requires repayment within 10 years. The market rates determine the interest rate that is charged.

- **ORIENT MAHILA VIKAS YOJANA SCHEME**

Through the Orient Mahila Vikas Yojana, which Oriental Bank of Commerce introduced, women who individually or jointly hold 51 percent of the share capital of a proprietary firm are eligible for loans. For loans between Rs. 10 lakh and Rs. 25 lakh, collateral is needed. The compensation The loan has a seven-year repayment period. A discount on the loan rate of up to 2 percent is also offered through the Orient Mahila Vikas Yojana Scheme.

- **THE CENT KALYANI PLAN**

Women who are self-employed or have businesses already can apply for the Cent Kalyani Yojana, a government programme for women. The Cent Kalyani Scheme accepts applications from micro/small businesses such as farming, agriculture, cottage industries, and retail trade. No guarantors or collateral is required as security for this loan, and neither are you. Loan interest rates are determined by market rates. The loan will have a maximum seven-year repayment period.

- **THE UDYOGINI PLAN**

The Udyogini Scheme is being carried out by the Women Development Corporation on behalf of the Indian government. By giving women financial help, this programme encourages and supports women's business among the underprivileged. This programme primarily serves and aids illiterate women who reside in rural and underdeveloped areas.

- **PRADHAN MANTRI ROZGAR YOJANA**

The Pradhan Mantri Rozgar Yojana (PMRY), one of the many government programmes for women, seeks to give the country's educated youth possibilities for self-employment. The 1993 programme gives unemployed Indian youth a loan amount to start their own business enterprise, which then opens up opportunities for other people to find work.

Manufacturing, trade, services, and other recognised business sectors are just a few of the ones for which the government programme offers financial support. You can apply for a loan up to Rs. 1 lakh without putting up any collateral. The loan can be repaid over a period of three to seven years.

- **THE SYND MAHILA SHAKTI PROGRAMME**

A programme called the "Synd Mahila Shakthi Scheme" by Syndicate Bank has been launched with the goal of promoting the growth of women's entrepreneurship. Through its credit

facilities, the bank provides financial support to women business owners, professionals, and independent contractors under this initiative.

This government programme for women aims to help women's economic empowerment by providing them with business loans to cover their needs for operating capital or business expansion. By obtaining a loan for up to Rs. 5 crores at a low interest rate, can start a new business and update an existing one.

For loans up to Rs. 10 lakhs, the minimum interest rate is 10.25 percent, and there is no requirement for security. For loans greater than Rs 10 Lakh, a concession of 0.25 percent is granted; there is no processing charge.

II. SUGGESTIONS TO INCREASE THE ROLE OF WOMEN ENTREPRENEURS IN NEAR FUTURE:

The first step in fostering female entrepreneurship is to educate women about their existence, distinctive identities, and contributions to national economic progress. It should be attempted to instill the fundamental entrepreneurial urge in the minds of women as early as possible. This could be accomplished by carefully planning a curriculum that will teach the fundamental information and its applications to manage an organisation. The community of women should be given access to vocational training that will help them comprehend the production process and production management. To address the different issues facing women entrepreneurs, a guidance cell for women entrepreneurs may be established.

- **Infrastructure:** Infrastructure configuration is crucial for any business. The government might designate certain industrial plots, sheds, and other amenities as priorities for women business owners. However, precautions should be taken to prevent men from abusing such a facility in the name of women.
- **Personality Development:** Efforts should be made to raise the educational standards for women in general, as well as to improve their overall personality standards by providing them with training, real-world experience, and personality development courses.
- **Self-help organisations for female business owners:** Self-help organisations for female business owners can mobilise resources and pool financial funds to assist the women working in the fields of industry, trade, and commerce.
- **Business Development Training Programmes:** These courses cover the fundamentals of day-to-day administration, such as how to manage taxes, keep track of accounts, and comprehend compliance guidelines. They can also concentrate on business strategy, including creating business plans, identifying target markets, and product creation within business incubators and clusters.
- **Programmes to Improve Access to Finance for Women Entrepreneurs:** Programmes to Improve Access to Finance for Women Entrepreneurs often include initiatives to Change Restrictive Bank and Regulatory Policies. Such changes streamline business registration, consider a lender's willingness to repay, and allow less conventional kinds of security. They also assist financial institutions in creating cutting-edge savings and loan options for female entrepreneurs.

III. CONCLUSION:

Women are capable of starting, maintaining, and managing their own businesses in a fairly organised way if they are determined enough. Unquestionably, women's entrepreneurship is crucial for a nation's economic development. However, it can also operate as a potent weapon to free women from the constraints imposed by the extremely widespread gender disparities, particularly when it comes to their participation in the labour. The above-mentioned programmes can do a lot in terms of identifying untapped talents, providing necessary training, and facilitating inclusive participation in industries, which can further contribute to growing industrial and national productivity, especially given that India's trajectory has increasingly been shifting from women's development to women-led development. Women entrepreneurs must be adequately sculpted with entrepreneurial traits and talents to meet the shifts in trends and difficulties in global marketplaces. They must also be competent and driven to achieve in the entrepreneurial world.

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EXPLORING MOTIVATION AND OBSTACLES FACED BY THE WOMEN ENTREPRENEURS IN CHENNAI

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Abstract: *The entrepreneurial spirit of women has acquired importance around the world, particularly in emerging economies where it performs a societal as well as a financial function, transforming neighbourhoods and, as a result, every aspect of society. The aim of this paper is to determine the main forces that inspire and obstacles affecting women in Chennai. The analysis highlights that barriers to society and culture were the main obstacles faced by women business owners, along with to other traditional difficulties. Cultural and social obstacles are primarily related to how society perceives women and the significance of women. subsequently it emerges that awareness of society and assistance from family members can play major roles in removing cultural and social impediments for women entrepreneurship.*

Keywords: *Women entrepreneurship, society, gender barriers, social, cultural*

I. Introduction

Numerous theories, arguments, and initiatives that examine gender interactions to comprehend the societal, political, financial, and organizational realities have emerged in recent years. In more recent times, business researchers have become increasingly interested in the issue of women entrepreneurs. Studies on women business owners in developed countries have been done in significant quantities. Unfortunately, relatively little research has been done specifically on women business owners in developing nations. It has been noted that female entrepreneurship has contributed significantly to economic progress and the eradication of poverty by generating jobs for both women and men. Women's business ownership has always been significant for the economy.

Singh, Surinder Pal, (2008) observed sociodemographic characteristics, such as level of education, employment historical events, expertise, and early family circumstances including parents' chronological order of birth and career paths, that can encourage women entrepreneurs. Women's business ownership not only adds to the diversification of businesses in the economy, but it also serves as a powerful tool for utilizing the formerly neglected potential of the female labour force. The two elements have been identified as influencing women entrepreneurs. Family is preceding by the environment.

Review of literature

Robinson, (2010) divided the fundamental elements that influence entrepreneurs into two broad categories: financial and interpersonal. The financial factors including competition for the market, refusal to enter the market, lack of raw materials, lack of money or funds, lack of information being showcased, lack of development, weak basis, inadequate force pleasantly, and lack of business planning. Hattangadi V, (2007) discovered that the desire for self-actualization, independence, wealth, and control as motivators. Their determination to succeed independently alone, the potential to make a sizable profit, and their eagerness to achieve notable accomplishments during their careers all serve as motivators for individuals to pursue entrepreneurial jobs. Women entrepreneurs encounter a variety of management issues, with the most pressing ones having to do with money, striking an equilibrium between job and family life, not having the time to participate in various training programs, etc. Many women find it difficult to obtain financing due to extra obstacles they must conquer to obtain resources Shields, Lourene E. (1995). Insufficient funding in the beginning phases can have adverse long-term consequences for businesses. Lower the initial investment has been shown to affect an enterprise owner's ability to obtain bank funding, according to investigations (Nussbaum M.C (2000). The proportion of women business owners claiming utilize their financial resources to support activities decreases after the initial year, while the proportion who utilize financing from banks rises after the initial year, according to various studies (Langowitz N and Minniti, M ,2007).

Statement of the problem

Women entrepreneurs create businesses for a variety of reasons, including the ability to apply their skills and experience in business, and a strong desire to accomplish good. Women's

business empowerment helps to end inequality and fight poverty. It is now known that ambitious women have entrepreneurial skills that may be developed, allowing them to move from being "job takers" to "job creators." The value of female entrepreneurs has been recognized by government agencies. It provides a range of programs for female entrepreneurs as a result. Some of the businessmen who excel in startups are found in the economically growing state of Tamil Nadu. The purpose of the study is to evaluate the main challenges faced by female business owners in Tamil Nadu Chennai District.

OBJECTIVES OF THE STUDY

To examine the difficulties that women company owners experience in operating their enterprises

To identify the challenges that women business owners face in terms of money, marketing, and productivity.

SIGNIFICANCE OF THE STUDY

Women's entrepreneurship is an emerging trend that is slowly developing as society becomes more aware of the responsibilities, duties, and financial circumstances of women as a whole and their families in specific. Since women have historically lived in subordination to men in Indian society, as well as the rise of women's educational achievement and increased understanding of the role that women play in the community, establishing and maintaining a business presents significant risks and challenges for female entrepreneurs.

II. RESEARCH METHODOLOGY

Primary as well as secondary information is required for the purpose of the study. Primary data was gathered using the interview, observation, and questionnaire methods. Additionally, secondary data was gathered through publications including newspapers, magazines, articles, web searches, etc. 124 women business owners in the Chennai District were used for this study.

Analysis and interpretation

Factors	particulars	No of respondents
Age	18 to 25	11
	26 to 35	47
	36 to 45	64

	46 to 55	2
Educational qualification	UG	65
	PG	34
	School level	25
Marital status	married	96
	unmarried	28
Monthly income	Below 10000	3
	10001 to 20000	57
	20001 to 30000	34
	Above 30001	30
Business type	Manufacturing	43
	Service	45
	Retailing	36
Company size	Below 100000	12
	100001 to 300000	46
	300001to 600000	24
	Above 600001	42
Sources of financing	Spouse income	12
	Savings	76
	Bank loans	36
	Others	0
Problems	Problem of finance	36
	Lack of proper training	12
	Family Conflicts	37
	Marketing problems	3
	Lack of Education	2
	Male-Dominated Society	12
	Social cultural barriers	10
	ignorance of government initiatives	12

financial problems faced by women entrepreneurs	absence of long-term financing	76
	Extensive Process to Receive Financial Assistance	23
	High interest rate	23
	Overly Reliant	2

FINDINGS

Data attempts to highlight the societal issues that women must deal with in every country. For example, 72% of respondents said that finding a work-life balance is a challenge for them at times. Due to their conflicting obligations at home and at business, women entrepreneurs encounter these issues. Due to society's lack of faith in women's abilities and the fact that women frequently fall short of their goals, 53% of respondents say they struggle with the negative attitudes that people have toward women in business. 49% of those polled reported having trouble with family and societal support being insufficient. 24% of the respondents showed inadequate social participation, which highlights the issue that their social network is getting much smaller.

SUGGESTIONS

The government must implement training programs to support female entrepreneurs when it comes to new sales and production methods, among other things. Women business owners should be required to complete this training. Women business owners must pick a business model that will support them in assuming leadership positions. Effective time management is important for women. Utilize technology to effectively manage their personal and professional lives. To assess the effectiveness and constraints of government programs and policies, regular monitoring is necessary. Women business owners must be knowledgeable about loan options, financial incentives, and subsidies.

III. CONCLUSION

Women have moved from domestic work, handicrafts, and conventional small-scale businesses to non-traditional, higher-level activities as a result of increased awareness and education. In order to empower women to launch their own businesses, the government has placed a specific

emphasis on the need to conduct specialized entrepreneurial training programs. Banks and financial institutions have also established a dedicated unit to support female entrepreneurs. Despite the fact that many women's entrepreneurial enterprises continue to be a greatly underserved industry, this has boosted the women entrepreneurs in the economic scene in recent years.

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A STUDY ON WOMEN SOCIAL ENTREPRENEURSHIP PROBLEMS AND CHALLENGES IN CHENNAI CITY

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ABSTRACT: *Women entrepreneurs are those who engage on challenging responsibilities to fulfill their own wants and achieve financial independence. Many women possess this trait, but because they weren't given the chance to demonstrate on their skills, they are unaware of their full potential. In India, women are increasingly in charge of raising kids as well as taking care of their homes effectively. Women are responsible for performing their duties of effectively organizing numerous household tasks without encountering any difficulties. The issues and difficulties that social women business owners in Chennai encounter are the primary subjects of this paper. Despite our country's attempts to advance gender equality, there are societal, cultural, and financial obstacles that prevent women from starting their own businesses. Women's family responsibilities, gender inequality, the financial crisis, a low risk tolerance, and male-female competition are some of the significant issues that have been observed. Adequate training, rewards, inspiration, social acceptance of their entrepreneurship ability, and moral backing from families can all help solve the issues facing women entrepreneurs.*

Keywords

Women social entrepreneurship, social barriers, environment, education, training

I. INTRODUCTION

Social entrepreneurship is a technique that helps people, businesses, and entrepreneurs create and finance remedies that predominantly deal with social challenges. Thus, a social entrepreneur is an individual who investigates opportunities for businesses that benefit their surroundings, society as a whole or the nation at large. The term "social entrepreneurship" has gained popularity both in India as well as globally. People have considered the idea of generosity to be rather appealing. It has an excellent balance of social responsibility with enterprise, which makes it appealing and special. Entrepreneurship is typically associated with commercial pursuits, cutthroat profit-making, and disregard for social advantages or societal

wellbeing. Entrepreneurs with ingenious methods for solving society's greatest issues are described to be social entrepreneurs. They are laser-focused and tenacious, taking on important societal issues and putting forward fresh suggestions for significant changes. Social entrepreneurs identify problems by changing the plan, spreading the answer, and persuading entire communities to make new advances instead of leaving their needs to the Government or the private sector. Social entrepreneurship is a strategy that solves pressing issues in society and promotes positive change without focusing exclusively on the immediate financial gains of the entrepreneurs. Social entrepreneurship is a new but rapidly growing profession that encompasses a variety of industries, including governance, technological advances, development of communities, movements for social change, and non-profits. The primary goals of social enterprise are the eradication of inequalities such as poverty and illiteracy, enhancement of neighborhood wellness and standard of living, abolition of social injustice, and protection of the working conditions for the generation to come.

II. REVIEW OF LITERATURE

The technique that generates positive social impact for individuals who live on the edges is known as social entrepreneurship. A social business owner is an altering maker for humanity who looks for opportunities in social unrest and institutional holes and who employs innovative ideas, provides direction, and organizes people to build a social business that offers products and amenities to the underprivileged. Wherever there are social issues and institutional gaps, social entrepreneurs spot social possibilities and creatively transform them into profitable social companies. (Hockerts, 2010). Individuals who prominently generate positive social impact are known as social entrepreneurs. They are not expecting monetary benefits from the duties they engage in. Social entrepreneurs' sole concentration is on generating social benefit; making profit is not their sole objective (Mair et al., 2012). T. They contribute to improvements in society through being more creative and adventurous. Social enterprises are charitable entities run by nonprofit organizations with the intention of achieving social objectives. They work tirelessly to empower and care for the weaker members of society in an endeavor to bring about a social revolution. They employ creative and original ideas to address a variety of social challenges, including violence against women, joblessness, poverty, and women's maltreatment. (Barbera-Tomas et al., 2019). Social entrepreneurs encourage people to take on greater civic duties and support economic growth. They may also inspire and motivate other people, offering them hope and creative ideas. women Social entrepreneurs strive to eradicate

all gender disparities and inequities in community. By giving women employment options and securing their financial security, they work on offering them equal access to the workforce. This promotes women's empowerment even more. Additionally, it was shown that social entrepreneurs value candid discussions with the people they work with, that can help women become more self-assured and independent. (Aruch et al., 2014)

STATEMENT OF THE PROBLEM

Even though there are more women running their own businesses than ever before, they still must overcome significant barriers such as a shortage of funding, rigid societal norms, and a lack of resources and talent. Due to the numerous obstacles, they must overcome in order to establish successful commercial endeavours, women entrepreneurs haven't been able to realize their fullest potential in an overwhelmingly male-dominated business world. .The goal of the study is to comprehend the difficulties faced by women who want to become entrepreneurs. Because strengthening women is a requirement for building an excellent nation, it is crucial to research the difficulties that women confront. The subject matter regarding entrepreneurship is crucial for the advancement of women. Hence the study is conducted to find out the problems faced by women entrepreneurs in Chennai city.

OBJECTIVES

1. To examine the factors that affect social women entrepreneurs.
2. To find out about the numerous financial and personal issues they are facing in their businesses.
3. To provide recommendations for overcoming current obstacles to social entrepreneurship in India

RESEARCH METHODOLOGY

The investigation was conducted using an approach based on qualitative research. A combination of primary as well as secondary sources are used to gather the data. Primary data from the female entrepreneurs was gathered through interviews. To gather the data required for this study, secondary sources such books, office records, journals, websites, etc., were also used. The sample size of the study is 80.

DATA ANALYSIS

1. Cron alpha value

Cron alpha value	N of items : 78	0.878
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To evaluate the reliability of the inquiries, the Cronbach's Alpha test was applied. We obtained a significant Cronbach's Alpha value of 0.878.

2. PROBLEMS FACED BY THE SOCIAL WOMEN ENTREPRENEURS.

PARTICULARS	SA	A	N	DA	SDA	TOTAL
REQUIRED CAPITAL	46	23	1	3	7	80
COMPETITION	12	3	4	48	13	80
BALANCING WORK AND HOME	56	23	0	1	0	80
EDUCATION	45	12	13	7	3	80
RISK TAKING	12	3	8	40	17	80
TRADITION	23	2	54	2	9	80
TECHNOLOGY	56	4	10	6	4	80
ACCESS TO MARKETS	45	15	0	12	8	80
LACK OF EDUCATION	64	14	0	0	2	80
SECURITY ISSUES	34	38	1	4	3	80
LACK OF ENTREPRENEURIAL APTITUDE	45	12	3	5	15	80
INADEQUATE TRAINING	59	11	3	4	3	80
FAMILY SUPPORT	64	3	0	0	13	80

FINDINGS

44% of social women entrepreneurs fall into the 25–34 age segment, followed by the 35–44 group with 32.5%. Women over the age of 55 are 7% more likely to choose entrepreneurship. Nearly 59% of female business owners in Chennai are married, followed by those who are single (30.5%), widowed (7.3%), and separated (3.3%). According to the research's results, 34.8% of female entrepreneurs are undergraduates, followed by graduates (29.8%), postgraduates (14.8%), and nonmatriculated individuals (12.5%). Additionally, 8.3% of female entrepreneurs have professional educational credentials, which is a lower percentage than the overall figure. 43.3% of female company owners are from different family backgrounds, followed by 38.3% from business families and 18.5% from agricultural backgrounds. Overall work-life balance concerns are found to positively influence the decisions and actions taken by women business owners in Chennai city ($r=473, P<.05$). Social entrepreneurs empower other women to take on more responsibility, help them through challenging circumstances, lay out an objective, and motivate them to approach their work in novel ways. They support and inspire other women to pursue education so that they might be strengthened by information, skills, and confidence. Women can live better lives with self-assurance and maturity once they acquire the abilities, expertise, and modern technologies. By giving them technological skills, and educating them about the market, various norms and processes, etc., social entrepreneurs assist other women who require assistance in establishing better means of subsistence.

SUGGESTIONS

The government might designate certain manufacturing plots, buildings, and other facilities as prioritized for women business owners. In addition to creating appropriate accommodations for training, hands-on involvement, and growth in personality programs, efforts should be made to raise the minimum educational requirements for women broadly and to improve their overall criteria for attitude. It covers fundamental management skills like handling taxes, keeping track of accounts, and comprehending compliance guidelines.

III. CONCLUSIONS

Women in business have numerous challenges in the areas of family, finances, marketing, and health. Following independence, the law promised women's equal opportunities and privileges in both education and work. The main factors that drive women to succeed as business owners should include psychological backing from their husbands and families, in addition to monetary support and government programs. Even with aid from the government, women may not succeed as business owners without moral support from family and friends. There has been a

huge shift in women's attitudes toward entrepreneurship; most of them have a positive outlook and desire to start their own firm in the future.

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A STUDY ON WORK LIFE BALANCE OF WOMEN ENTREPRENEURS IN CHENNAI CITY

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ABSTRACT: *Women today must fulfill a variety of responsibilities at all ages of their existence. Some of the increasingly major professions chosen by women is being an entrepreneur who handles commercial operations in addition to family duties. Successfully combining both one's personal and professional lives is what is meant by "having a harmonious work-life balance." Hence, the primary intent of the current research is to determine how the work-life harmony of Chennai's female entrepreneurs. The difficulty of balancing work and family obligations affects working women executives. The problem of role conflict is brought on by growing family duties and possible positions. Thus, the present research tries to track the interactions of 100 female entrepreneurs utilizing a survey with the goal to comprehend their approaches to achieve an equilibrium among their duties in the home and their business endeavors.*

KEYWORDS: *Women entrepreneurs, work life balance, managing role conflict, professional life, balancing personal life.*

I. INTRODUCTION

The rise of female-owned businesses has been accelerated by rising internationalization, as well as by liberal societal, economic, and cultural currents, as well as by advancements in technology and the media. Women business owners have become well-known through heritage for making significant improvements to the growth and vibrancy of the world economy through the application of ideas, the detection of opportunities in the immediate environment, the gathering of supplies and the exploitation of opportunities. In traditionally patriarchal nations like India, men are cautioned to get jobs and engage in business, however in more recent times, women have also been exhorted to do so. The position of women in the workplace has changed dramatically since the rise of globalization Ideas for entrepreneurship are increasingly being developed by women. It is getting harder for women to balance their personal and professional

pursuits as duties in the workplace expand. Self-employment is necessary for people to arrange their spare time accordance to their requirements, both personally and professionally. Components of push and pull create emotional urges that are unique to women. Pull elements include self-awareness, feelings of worth, autonomy, becoming your own boss, establishing your own rules and guidelines, and increased financial security. Push factors include professional unhappiness, financial difficulties in the family, the development and raising of children.

II. REVIEW OF LITERATURE

As it affects either employee's or supervisors' efficiency, Bird (2006) claimed that maintaining a balance between work and personal life is of paramount importance. The results of the research, outlined by Ufuk (2001), show that women think starting their own business will improve their professional, financial, and personal lives but will have a negative impact on their roles in the family. They faced conflicts between their professional role as well as additional obligations to their families since their duties as entrepreneurs frequently conflicted with the responsibilities of homemaker, parent, and spouse. Despite this, exciting ideas and technology breakthroughs have frequently compelled women to take care for their households while also pushing them into careers. Women's imbalance between work and family life is a product of current social and economic conditions. Women should be treated with respect and an open mind. (James, 1996). Jennings and McDougald (2007) embrace freedom and adaptability in work schedules among some of the factors that affect how effectively female entrepreneurs connect their personal and professional lives. Walker, E., Wang, and Redmond (2008) explored into freelance business ownership as an alternative solution to the conflict between roles that women experience when managing work and family obligations simultaneously. By using the examination of additional information from numerous publications and MSME reports, Kagenavar, S., & Kallimath, H. G., (2021), investigated the relationship between work and personal life among women businesses. The study showed that the current, competing environment has made business operations more frantic and has increased conflicts among the two worlds. According to the report, in order to successfully handle stress and run their enterprises, female entrepreneurs must gain comprehensive understanding as well as appropriate abilities.

STATEMENT OF THE PROBLEM

Women professional aspirations are being thwarted by social norms since they have to take on a number of competing roles in the society's numerous requirements. Conflicts between work and family are caused concurrently by the strain of both household and entrepreneurial commitments. For their professional development and economic viability, it is essential that they establish an appropriate equilibrium between work and home life. Conflicts and imbalances in balancing work and life are among the factors that contribute to ill wellness and diminished satisfaction, according to several studies. The goal of the current study is to identify the competing home and entrepreneurial positions and determine how important it is for sustaining a healthy work-life balance.

RESEARCH QUESTIONS: What triggers the struggles among the household and business duties?

In what way might a family member's perspective or impression of a woman entrepreneur's employment influence that woman's ability to succeed?

OBJECTIVES

- 1.To examine the socioeconomic characteristics of women business owners in Chennai
2. To explore how women entrepreneurs in Chennai City balance their work and personal lives.
3. To investigate the variables affecting women entrepreneurs' balance between work and life

METHODOLOGY OF THE STUDY Information for the current study were gathered from sources that were secondary as well as primary. A well-designed questionnaire was used to collect first-hand information from female business owners. A questionnaire was used to gather information about 100 female business owners in Chennai and examine their work-life balance.

ANALYSIS AND INTERPRETATION

1. RELIABILITY TEST

The Cronbach's Alpha test has been used to assess the validity of the questions. As there were 58 total elements, we received a Cronbach's Alpha value of.90, which is significant.

Cronbach's alpha value is 0.902.

2. Age of The Respondents

AGE	FREQUENCY	PERCENTAGE
less than 25 years	12	12
26 to 35 years	56	56
36 to 45 years	28	28
46 to 55 years	4	4
TOTAL		100%

3. MARITAL STATUS OF THE RESPONDENT

STATUS	FREQUENCY	PERCENTAGE
married	100	100
unmarried	0	0

4. EDUCATIONAL QUALIFICATIONS

QUALIFICATION	FREQUENCY	PERCENTAGE
UG	68	68
PG	25	25
SCHOOL LEVEL	7	7
NO EDUCATION	0	0

5. ROLE CONFLICT

ROLE CONFLICT	SA	A	N	DA	SD A	TOTAL
Consider there to be a shorter period for you to go to the wedding.	47	23	0	17	13	100
The amount of time you are permitted to spend with your family is insufficient.	76	14	2	4	4	100
Your inability to devote enough time to your children's studies causes problems for their academic success.	24	14	3	45	14	100
You haven't been able to maintain secure relationships with family and friends.	12	13	3	64	8	100
You give up your interests and leisure	34	14	13	36	3	100

6. DEVELOPMENT OF A BUSINESS

PARTICULARS	FREQUENCY	PERCENTAGE
before marriage	2	2
after marriage	13	13
after 1 st child	69	69
after 2 nd child	16	16

7. LEVEL OF SATISFACTION WITH WOMEN ENTREPRENEURS' ARRANGEMENTS FOR CHILDCARE

PARTICULARS	FREQUENCY	PERCENTAGE
satisfied	16	16
not satisfied	74	74

8. CHI SQUARE TEST

Ho: There is no significant relationship between age and starting up of business.

H1: There is no significant relationship between age and starting up of business.

PEARSON CHI SQUARE VALUE	ASYMP.SIG.
5.812	NO ASSOCIATION

From the Chi Square it is found that there is no significant relationship between age and starting up of business. in today's world age does not affect women entrepreneurs to start business.

FACTORS AFFECTING WOMEN ENTREPRENEURS

FACTORS	MEAN VALUE
Lack of training	4.38
Unsupportive family	4.78
Lack of networking	4.12
Passion	4.08
Lack of fund support	4.17

The major affecting that the women entrepreneurs is unsupportive family with the mean value of 4.78. Lack of training with the mean value of 4.38 is the second important factor affects the women entrepreneurs in Chennai.

FINDINGS

Many female business owners in Chennai are found to be employed for long hours, which is their primary issue with balancing work and life. Other issues involve investing less time with family while paying less time to unique relatives, being unwilling to participate in social events, and sacrificing family obligations for the success of their company.

SUGGESTIONS

Families of female businesses ought to assist them by helping around the house, offering moral encouragement, implementing the necessary adjustments, etc. to ensure the business runs well. If required, necessary aid and assistance should be given to them in both financial and psychological ways.

III. CONCLUSIONS

Work-life balance in Chennai significantly affects the choices and results made by female entrepreneurs. According to the study's findings, women business owners in Chennai need to acquire knowledge on how to efficiently handle their time to have a better work-life balance. To run their businesses effectively, these female entrepreneurs ought to take care of their personal wellness as well as the support of their relatives. According to this study, independence and sufficient income, an adaptable workplace, the possibilities to use and enhance personal ability, the encouragement of independence and development, and the advancement of cultural sensitivity are the five key aspects that make it possible women entrepreneurs. By addressing all these issues, women can become more independent both economically and socially.

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STUDY ON STRATEGIES FOR FUNDING AND FINANCING YOUR BUSINESS AS A FEMALE FOUNDER

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ABSTRACT: *Financial inclusion refers to the accessibility and availability of various financial services to all individuals, especially those who are traditionally underserved or excluded from the formal financial system. This includes access to banking, credit, savings, insurance, and other financial products and services, regardless of their economic status or geographic location. The goal of financial inclusion is to empower individuals to participate in the economy, manage their finances, and improve their overall well-being. Financial inclusion for women entrepreneurs involves ensuring that women have equal access to financial services and resources to start and grow their businesses. This includes access to credit, savings accounts, insurance, and other financial products, as well as training and support to enhance financial literacy and business skills. By promoting financial inclusion for women entrepreneurs, societies can foster economic growth, empower women, and promote gender equality in the business world.*

Keywords: *financial inclusion, women entrepreneurs*

I. INTRODUCTION

Financial Inclusion is considered to be a critical indicator for growth and prosperity of the society around the world. inclusive financial services, that is, financial services affordable for all, has become a basic priority in many countries including India. G-20 Nations have emphasized on financial inclusion as an indicator for achieving gender equality and other sustainable development goals. Women empowerment is a critical planning to reduce gender disparities and discrimination faced by the women all around the world. Financial inclusion covers the fundamentals rights of a women and give rise to an independent soul. The dimensions of women empowerment in social, political, and economic background of the patriarchal society. It also undertakes a test to see if the dimensions change with financial inclusion.

financial inclusion through schemes and strategies like Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) on women.

OBJECTIVES OF THE STUDY

- Build a robust network within your industry and entrepreneurial community to gather insights, advice, and potential funding opportunities.
- Enhance your understanding of financial concepts, investment options, and funding sources to make informed decisions about your business finances.
- financial inclusion and dimension of women empowerment. A positive influence of financial inclusion through govt schemes.
- Develop a comprehensive business plan that outlines your business model, target market, revenue projections, and growth strategy. This will serve as a roadmap when seeking funding.

RESEARCH METHODOLOGY

Research has been conducted is qualitative research. It has been presented by using secondary data from various sources such as previous research papers, journals, books, websites etc. The research design used is descriptive for the purpose of conducting research. Various factors were to be taken into mind while doing the study strategies for funding and financing your business as a female founder.

FINANCIAL INCLUSION IN INDIA:

Financial inclusion for women entrepreneurs in India has been a priority to promote gender balances and economic development. Strategies like microfinance, women-focused banking services, and government schemes like MUDRA Yojana aim to provide easier credit and financial resources for women-led businesses. While assistance has been made, challenges such as social norms, limited financial knowledge and non-availability of collateral still exist. Critical working towards enhancement of financial inclusion for women entrepreneurs in India.

Financial Inclusion during the post-liberalization period has witnessed a significant increase in the number of banks in urban, semi-urban, and metropolitan regions. Yet, a large section of population is deprived of financial products and services in India. To

counter this situation, the Government of India has taken important steps such as the launch of PMJDY in 2014 for the 20–65 age group, with an aim to make financial services, such as banking, insurance, and pension, accessible at an affordable rate for lower- and middle-income groups. These schemes especially targeted women for their financial security these schemes have been idealized to keep with the pace of economic growth, and further to meet sustainable development goals (SDG). Interestingly, there has been an increased expectation on their effect on empowerment of women.

SCHEMES	DETAILS	ELIGIBILITY CRITERIA
PMJDY launched in 2014	• Accidental insurance cover of ₹ 0.2 million • Life cover of ₹ 30,000 • Overdraft facility up to ₹ 10,000 to preferably lady of the household • RuPay ATM-cum-Debit Card	• All citizen of India with valid proofs • Preference is given to female of household
PMJJBY launched in 2015	• Pay premium is ₹ 330 per annum • Risk coverage under this scheme is for ₹ 0.2 million in case of death	• People in the age group of 18–50 years • Having bank account under PMJDY
PMSBY launched in 2015	• Pay premium of ₹ 12 per annum • The risk coverage under the scheme is ₹ 0.2 million for accidental death and full disability and ₹ 0.1 million for partial disability	• People in the age group 18–70 years • Having bank account under PMJDY
APY launched in 2015	• Fixed pension for the subscribers ranging between ₹ 1,000 to ₹ 5,000	• Minimum age of joining APY is 18 years and maximum age is 40 years

		• Having bank account under PMJDY
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PMJDY:

PMJDY stands for Pradhan Mantri Jan Dhan Yojana, which is a financial inclusion program launched by the Government of India in August 2014. The objective of PMJDY is to ensure that every household in India has access to a bank account, financial services, and insurance. It aims to provide banking services to the unbanked and underbanked population, particularly in rural and remote areas. The scheme also promotes the use of mobile banking, electronic payments, and direct benefit transfers to reduce leakages in government subsidies. Through PMJDY, the government seeks to bring more people into the formal financial system and improve their socio-economic well-being.

PMJJBY:

PMJJBY stands for Pradhan Mantri Jeevan Jyoti Bima Yojana. It is a government-backed life insurance scheme launched by the Government of India in May 2015. The scheme offers affordable life insurance coverage to individuals between the ages of 18 and 50. In the event of the insured person's death due to any reason, their nominee receives a fixed sum assured. PMJJBY aims to provide financial security to low-income and economically vulnerable individuals and their families. The premium for the scheme is quite low, making it accessible to a wide range of people.

PMSBY:

PMSBY stands for Pradhan Mantri Suraksha Bima Yojana. It is a government-sponsored accidental insurance scheme launched by the Government of India in May 2015. PMSBY offers affordable accidental death and disability insurance coverage to individuals between the ages of 18 and 70. In the unfortunate event of death or disability due to an accident, the insured person or their nominee receives a predetermined sum assured. The premium for PMSBY is relatively low, making it accessible to a broad segment of the population. The scheme aims to provide financial protection and support to individuals and their families in case of accidental mishaps.

APY:

APY stands for Atal Pension Yojana, which is a government-backed pension scheme launched by the Government of India in May 2015. The scheme is primarily aimed at providing a steady source of income to individuals in the unorganized sector, particularly those who are not covered by any formal pension scheme. APY encourages individuals to save for their retirement by offering a guaranteed minimum pension amount ranging from Rs. 1,000 to Rs. 5,000 per month, based on the contribution and age at entry.

The scheme provides different pension options based on the subscriber's age and contribution amount, and the pension payments start after the subscriber reaches the age of 60. APY is designed to ensure financial security during the retirement years, especially for those who might not have access to formal pension plans or retirement benefits from their employers.

Factors affecting financial inclusion:

1. **Geographic Accessibility:** Proximity to financial institutions and services, especially in rural and remote areas, can limit access to banking and financial resources.
2. **Economic Conditions:** Low-income levels, poverty, and lack of disposable income can deter individuals from seeking and using financial services.
3. **Financial Literacy:** Limited understanding of financial concepts, products, and services can make people hesitant to engage with formal financial institutions.
4. **Cultural and Social Factors:** Social norms, gender inequalities, and cultural biases can discourage certain groups, particularly women, from participating in financial activities.
5. **Documentation and Identification:** Lack of proper identification documents can prevent individuals from opening bank accounts or accessing financial service.

II. LITERATURE REVIEW

The fact that the Birch ([Citation1979](#)) and McCloskey ([Citation2010](#)) have intoned the need for new businesses to spawn as efforts are directed towards increase in total output in the economy has forced attention on entrepreneurship generally globally.

According to Calas and Smirch ([Citation1996](#)) and Calas et al. ([Citation2007](#)), the liberal feminist theory sees women as requiring equal rights with men and attention has focused on redressing the differences in demographic cognitive thought and behavioural differences in both genders instead of problematizing the institutions that brought these about for solutions to be found.

The Organisation for Economic Cooperation and Development ([Citation2004](#)) proceedings highlighted the major challenges to FEs abilities as lack of role models, the types of education and competing demand for time resources as the woman is the major pillar of the family.

FINDINGS

- To upgrade the level of financial inclusion in the country, the Indian government has introduced three social security schemes, namely, PMJJBY, PMSBY, and APY in the last 5 years.
- The goal of these schemes is to serve the objective of universal financial inclusion by penetrating insurance towards the bottom of the pyramid, that is, the weaker section which include women.
- Even though the financial resources are available the means and documentation are tiresome and lack of collateral among women entrepreneurs.

III. CONCLUSIONS

This study examined strategies for funding and financing your business through government schemes and strategies. financial inclusion give rise to women empowerment in social, political, and economic area of society. assessing the impact of recently launched financial inclusion schemes by the Government of India reveals that women with higher access and usage of financial services, such as opening bank account and availing insurance, have higher social, political, and economic empowerment. This has implications for increasing women's bargaining power in society, that is, greater negotiations, freedom for political choices, taking

financial decisions at work, and decision-making within family, leading to higher women empowerment.

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INFLUENCE OF IT IN LOGISTICS MANAGEMENT WITH REFERENCE TO EVERON IMPEX IN COIMBATORE CITY

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Abstract: *The council of logistic management defines logistics as "that part of supply chain process that plans, implements, and controls the efficient, effective, forward and reverse flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customer requirement". In ordinary language the same can be defined as right product, at the right place, in right time, and in right condition. However, supply chain consists of all stages that are required to satisfy the customer request. It starts from supplier passes through manufacturer, distribution, retailer and finally reaches the customer. The supply chain management is the oversight of materials, information and finances as they move in the process from supplier to manufacturer to wholesaler to retailer to customer.*

Key words: Logistics, Services, Supply chain and Manufacturer

I. INTRODUCTION:

ABOUT SUPPLY CHAIN MANAGEMENT

Supply chain management (SCM) oversees and optimizes the processes of acquiring inputs from suppliers, converting those inputs into a finished product, and delivering those products—or outputs—to customers. SCM is an umbrella term that refers to a variety of approaches for the management of natural and human resources from the supplier to the manufacturer or service provider to the consumer and back. This includes the identification and creation of new opportunities for products and services in cooperation with upstream and downstream partners, and the involvement of internal as well as external stakeholders in decision making on supply chain matters.

ABOUT THE COMPANY

Established in the year 2006 at Coimbatore in Tamil Nadu, the company has made rapid progress in this field. Under the visionary guidance of the Proprietor Mr. P. G. Satheesh, the company has established itself as one of the most sought-after entities in this domain. The

burgeoning demands in the construction industry provided us an opportunity to build our esteem. Customer are leading manufacturers and exporters of machinery products that vary from block making machines, concrete mixer machine to fly ash brick machines, mixers, mullers etc.

SCOPE OF THE STUDY

The scope of the research is limited only to functional area responsibilities for supply chain flexibility and awareness towards various technologies used with the companies

OBJECTIVES OF THE STUDY

- To analyse the level of acceptance of logistics companies towards Information sharing/communication.
- To evaluate the level of awareness towards various technology used with the companies.

II. REVIEW OF LITERATURE

Rajiv Bhandari (2016) - Determined the various technology used in logistics and supply chain management including information technology, communication technology and automatic identification technology. The paper also discusses the impact of the technology on logistics and supply chain management.

Macharia Ngombo Wilson (2015) - evaluated the introduction of information technology owing to its objectives, it is not concern with how much technology is provided but how well it serves potential users. This cloudy atmosphere therefore provides a fertile ground for the researchers to examine the effects of information technology on Logistic firm's performance in Nairobi Kenya to realize its significant impact on their operations in order to guarantee their profitability and growth. The target population was logistic firms within Nairobi County. Data was collected from 10 firms in the logistic industry suppliers in Nairobi.

RESEARCH METHODOLOGY

Research Instrumentation

This research has an applied questionnaire as the research instrument for collecting the data.

Sampling Method

The study is descriptive in nature, with the random sampling method being adopted. Since the

population of the study is found to be infinite.

Sample size

The researcher has selected 75 as the sample size. The study area was Coimbatore city.

STATISTICAL TOOLS USED

- Percentage analysis
- Rank correlation

DATA ANALYSIS AND INTERPRETATION

Table and chart showing Type of the firm.

S.No	Particulars	Frequency	Percent
1	Sole trader	19	26.0
2	Partnership	26	35.3
3	Company	29	38.7
4	Total	75	100.0

Interpretation

The above table shows that 26% are sole traders, 35.3% are running their partnership firms, 38.7% are running private limited companies. It shows that most of the respondents are running a private limited company.

Table showing which sector has benefited the most than other .

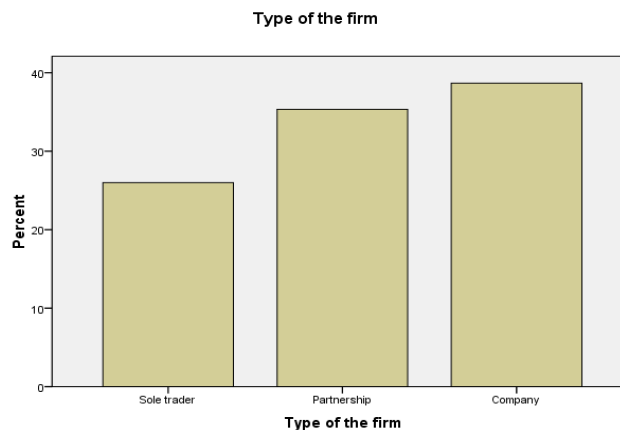
RANK CORRELATION

S.NO	Particulars	X	Y	R1	R2	D	D ²
1	Transportation	35	24	1	2	-1	1.00
2	Scheduling	26	31	2	1	1	1.00
3	Logistics and warehouse management	25	23	3	3	0	0.00
4	Inventory management	12	12	5	5	0	0.00
5	Customer service	14	14	4	4	0	0.00
							2.00
						1-R	0.08

						R	0.92
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Interpretation

The above table shows that the correlation value is at 0.92 which shows that high correlation exists between the ranks given by the respondents. Based on the ranks given transport sector has benefited the most than other sectors after implementation of IT.



FINDINGS

- 38.7% of the respondents are running a private limited company.
- 36.7% of the respondents are running large scale firm.
- Most of the companies are having 50 and more employees.
- 25.3% of the companies are unaware about Communication technology.
- 26.7% of the companies are aware about Electronic Data Interchange (EDI).

SUGGESTIONS

- Awareness of information technologies is very important for manufacturers for the purpose of using it and to gain the advantages of SCM.
- The manufacturers can use information technologies for saving labor time, so the working hours can be utilized in a better way for supply chain performance.

III. CONCLUSION

Nowadays, Supply Chain Management (SCM) has to deal with increased customer demands and global competition at the same time. The evolution of Information Technology (IT) practices and techniques is a factor that enabled the integration of supply chains into value systems.

IMPACT OF ADVERTISEMENT IN TODAY'S BUSINESS WORLD

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ABSTRACT: Promotion is one of the four major variables with which the marketing manager works. That it is only of the four should be stressed again, because many people feel that marketing is equivalent to and only to promotion. Advertising - paid non - personal communication delivered through various media and designed to inform, persuade, or remind members of a particular audience. Consumers receive 5,000 marketing messages each day. Many people think that advertising a product means to sell it. But real aim of advertising is to make general public and potential buyers, aware of goods, products and services available under a brand.

Key words: Promotion, Marketing, Products and Services

I. INTRODUCTION

The topic covered

- Why is advertising Important
- Advertisement Theme
- Advertisement Role
- Advertisement at life cycle stages

PROMOTION

It is the function of informing, persuading, and influencing a purchase decision. The main objective is to make the consumer aware of the existence of a product or service.



Advertisement

Advertising has become so integral part of our life & society that we cannot imagine any event, Newspaper, magazine, TV serial, Cinema etc. without advertising. Advertising is a vital Marketing tool as well as powerful communication medium.

- Advertisement is to stimulate sales, direct or indirect by trying to make tall claims about product performance. In simple terms, advertisement is a medium of communication which in a way helps to develop or increase the sale of goods or services.
- Pushing through the promotion channel

NON- ELECTRONIC ADVERTISING

This mode of advertising advertises brands via newspaper, pamphlets, brochures, magazines, journals and books. By this means of advertising, brands can let people, who are connected directly and indirectly with non – electronic media, know about their supplies. It also includes banners and posters. Non – electronic media is in reach of every locality. Advertising on print media is comparatively cheaper than advertising on television.

ELECTRONIC ADVERTISING

Advertising by means of electronic means of communication is most the popular way of advertising. One can cover a wide range of audiences of all ages, color and gender by using this mean. Television viewers are in every home. If one is advertising on TV the brand would be introduced in almost every house.

IMPORTANCE OF ADVERTISING

In a successful business, advertising play an essential and important role. Though advertising does not mean selling of products and services but it helps in increasing your sales. Advertising creates awareness in people. When general public becomes conscious

to the products, services and goods under the brands, they persuade people towards these brands and make them buy better brands.



The advertising techniques are often used by middle level and large level companies. The goals of these companies are the strengthening of their brand and the building of long term sales.

The most popular types of advertising are the television and radio adverts, national or local press advertisements, large billboards and posters

Advertising to Producers and Traders.

- Advertising provides various benefits to the producers and traders and it can be summed up under the following head;
- **Meeting competition:** The importance of Advertising lies in the fact that it creates preference for a particular product opens doors for salesmen and reinforces point of purchase display, thereby reducing the costs of creating and maintaining demand. Dealers prefer to handle well advertised products.
- **Steady demand:** Advertising creates regular demand by smoothening out seasonal and other fluctuations. For instance, advertising is used to emphasize hot and cold uses of coffee to maintain regular sales both during summer and winter
- **Higher sales volume: Introduction of new product:** Advertising is helpful in introducing new products by creating awareness and gaining their acceptance.
- **Economies of scale:** Advertising facilitates mass distribution of goods. It reduces dependence on middlemen as dealers are more willing to stock and sell well advertised goods.
- **Goodwill :** Advertising helps in creating a good image of the firm and reputation for its products. A favorable image increases the capacity of the firm to survive competition and depression. It is through effective advertising that Tatas, Birlas, etc

ADVERTISING ROLE

Let us now discuss each of the sub-heads in details:

- **The marketing role:** The marketing role of advertising caters to the requirement of general consumers. They focus on customer satisfaction and meeting their requirements by providing goods and services.
- **The communication role:** A communication role in advertising focuses on mass communication requirements that the advertisement will be able to fulfill. The launch of new products or the pass on information about the service and good they intend to buy.
- **The economic role:** The economic role of advertising focuses directly with dealing with the objectives of the advertiser.
- **The societal role:** Awareness, knowledge, liking, preference, conviction and purpose are the pillars on which the theory of advertising is based on.

ADVERTISEMENT THEME

(i) **Prestige:** This theme of advertising is used to advertise luxury articles like motorcars, refrigerator, jewelers, videos, etc. The possession of such items provides a distinctive status and a sense of pride to their holders.

(ii) **Comfort:** This theme of advertising is used in the advertisements of air conditioners, fans and other household appliances which help to make life comfortable.

(iii) **Economy:** This is a common theme in clearance sale and bargain offers. This theme of advertising is generally used to sell products of low value.

(iv) **Health:** Drugs and food products are often advertised with this theme, e.g., 'For energy and vigor use i.e-Horlicks.'

(v) **Beauty:** Often used in the theme of advertising cosmetics, toilet soaps and perfumes, this instinct appeals particularly to young men and women. For instance 'Use Pears soap to keep the school girl complexion'.

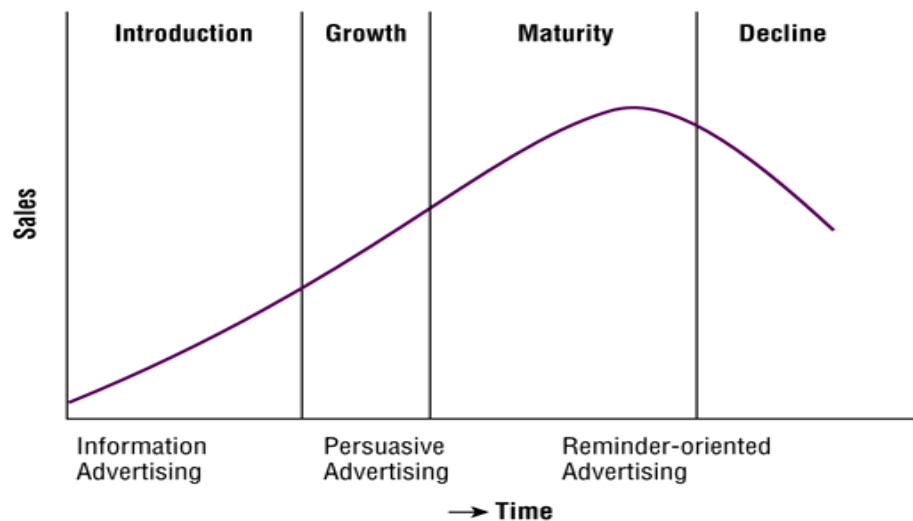
(vi) **Parental Affection:** This theme of advertising is used to advertise products meant for children, e.g. toys, baby foods, baby dresses, tricycles, etc.

(vii) **Fear**: Fear of death, accident, personal loss through fire, burglary, etc., is used in the advertisements of insurance, safety vaults, etc. The traffic police also make use of this theme to caution people, e.g., 'Keep off the road; shun the anguish of an accident'.

(viii) **Achievement**: Giant concerns use this theme in their advertisements by emphasizing their contribution to the national economy, e.g., 'H.M.T Time keepers to the Nation'. There is a desire to imitate or emulate distinguished people, e.g., 'successful men all over the world use

(x) **Curiosity**: Human mind is basically inquisitive and variety is the species of life. The eagerness for new things is so strong that this theme can be used through advertisement of new designs, styles, package, etc.

ADVERTISEMENT IN LIFE CYCLE STAGES



- **Informative advertising** - used to build initial demand for a product in the introductory phase.
- **Persuasive advertising** - attempts to improve the competitive status of a product, institution, or concept, usually in the growth and maturity stages.
- **Comparative advertising** - compares products directly with their competitors either by name or by inference

II. ADVERTISING MEDIA

Television

- Easiest way to reach a large number of consumers.
- Most expensive advertising medium.

Newspapers

- Dominate local advertising.
- Relatively short life span.

Radio

- Commuters in cars are a captive audience.
- Satellite radio offers new opportunities.

Magazines

- Consumer publications and trade journals.
- Can customize message for different areas of the country.

Direct Mail

- Average American receives 550 pieces annually
- High per person cost, but can be carefully targeted and highly effective.

Outdoor Advertising

- \$3.2 billion annually
- Requires brief messages.

Online and Interactive Advertising

- Viral advertising creates a message that is novel or entertaining enough for consumers to forward it to others, spreading it like a virus.
- Many consumers resent the intrusion of pop-up ads that suddenly appear on their computer screen.

Other Media Options

- Marketers look for novel ways to reach customers: infomercials, ATM receipts, directory advertising.

ADVERTISEMENT SLOGANS

Slogans appeal can be very useful in marketing our products. Slogans are the

phrases which help us to connect with the potential customers and clients well and prove to them the usefulness of your products.

1. Connecting people. - Nokia
2. 1,000 songs in your pocket. - Apple iPod
3. Always Coca-Cola. - Coca Cola
4. ABC: America's Broadcasting Company. – ABC
5. Always low prices. Always. - Wal-Mart
6. Australian for beer. - Foster's
7. Eye it - try it - buy it! – Chevrolet
8. Hello Moto. - Motorola
9. Sheer driving pleasure. – BMW
10. The Power of Dreams. - Honda Cars

III. CONCLUSION

The aim of any business is to maximize the sales of that business. This maximization results into a lot of revenue and profits for the company. For example, Coke or coca-cola is a house hold brand name. Same is the case of Pepsi. Such popular brand names have huge customer base that is loyal to the brand and continues to purchase the product for a prolonged time period. Such a customer base also introduces the product and brand to many other people.

From the business point of view, advertising not just optimizes sales and product promotion but the goodwill of the specific brand that is earned is an important asset. A well-known brand not only has a good customer base but it is a great ground to introduce new products under the same banner. To conclude the paper it can be said that advertising helps business gain loyal customers as well as a good platform in the entire market.

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AGILE AND LEAN STARTUP METHODS IN WOMEN ENTREPRENEURSHIP: OPPORTUNITIES AND STRUGGLES

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ABSTRACT: *The landscape of entrepreneurship is rapidly evolving, and with it comes the need for innovative methodologies that can adapt to the challenges and opportunities faced by diverse groups of entrepreneurs. In this context, Agile and Lean Startup methods have emerged as powerful frameworks that enable entrepreneurs to navigate the complexities of the business world with agility and efficiency. As we delve into the realm of women entrepreneurship, it becomes evident that these methodologies hold great potential, yet are not without their unique set of challenges.*

Key Words: *Landscape, Framework, Potential and Challenges.*

I. INTRODUCTION

Agile and Lean Startup Methods

Agile methodology, originally developed for software development, has expanded its reach into various industries due to its iterative and collaborative approach. It emphasizes flexibility, adaptability, and continuous improvement, enabling entrepreneurs to respond swiftly to market changes and customer feedback. Lean Startup, on the other hand, focuses on minimizing waste by creating a Minimum Viable Product (MVP) to validate assumptions and gather real-world insights before investing significant resources. Both methodologies share a common thread of customer-centricity and a relentless pursuit of delivering value.

Agile and Lean Startup methods are two distinct yet interconnected approaches to project management, product development, and entrepreneurship. They share a common goal of fostering innovation, reducing waste, and maximizing value delivery, but they do so through different frameworks and principles. Let's take a closer look at each of these methods:

Agile Methodology:

Agile is a project management and software development approach that emphasizes collaboration, flexibility, and iterative development. It was originally designed to improve the efficiency and effectiveness of software development teams, but its principles have been widely adopted across various industries.

Key Principles of Agile:

Iterative Development: Work is divided into short development cycles called "sprints" or "iterations," with each cycle resulting in a potentially shippable product increment.

Customer Collaboration: Close collaboration with customers and stakeholders throughout the development process ensures that the final product aligns with user needs.

Responding to Change: Agile teams are responsive to changing requirements and priorities, adapting their work accordingly.

Cross-Functional Teams: Multidisciplinary teams work collaboratively, contributing diverse skills and perspectives to the project.

Frequent Feedback: Regular feedback loops help identify issues early and ensure continuous improvement.

Lean Startup Methodology:

Lean Startup is an entrepreneurial approach that aims to minimize the risk of launching a new product or business by systematically testing assumptions and validating hypotheses. It emphasizes learning quickly from customer feedback and adapting the product or business model accordingly.

Key Principles of Lean Startup:

Build-Measure-Learn: Start by building a Minimum Viable Product (MVP), then measure how customers respond to it, and learn from the results to iterate and improve.

Validated Learning: Test assumptions and hypotheses through experiments and real-world data, focusing on what works and discarding what doesn't.

Pivot and Persevere: Based on feedback, decide whether to pivot (make a fundamental change to the product or strategy) or persevere (continue with the current approach).

Innovative Accounting: Measure progress using actionable metrics that provide insights into the actual health of the business rather than vanity metrics.

Build a Sustainable Business: The goal is not just to build a product, but to build a sustainable business that creates long-term value.

Synergies and Applications:

Agile and Lean Startup methods often complement each other. Agile methodologies provide a framework for managing development and projects within a startup or corporate setting. Lean Startup principles guide the overall entrepreneurial process, from idea validation to business model refinement. Combining these methods can lead to a dynamic and efficient innovation process where products are developed iteratively and guided by validated learning.

In various industries, from technology startups to established corporations, the Agile and Lean Startup approaches have enabled organizations to become more adaptable, customer-focused, and innovative. While challenges can arise during implementation, the potential benefits in terms of improved products, reduced waste, and enhanced customer satisfaction make these methods highly relevant in today's fast-paced business landscape.

OPPORTUNITIES FOR WOMEN ENTREPRENEURS

For women entrepreneurs, these methodologies offer a ray of hope in an often challenging landscape. The rapid iteration cycles of Agile and the hypothesis-testing approach of Lean Startup align with the multifaceted roles that women often assume. These methods provide a platform to test ideas efficiently, harnessing the power of validation over conjecture. The iterative nature also encourages risk reduction, which can be especially appealing given the historical disparities in access to funding and resources faced by women entrepreneurs.

Faster Iteration: Agile and Lean Startup methodologies emphasize rapid iteration and quick feedback loops. For women entrepreneurs, this can be advantageous as it allows them to test their ideas and hypotheses quickly, making adjustments based on real-world insights.

Reduced Risk: Lean Startup principles encourage the creation of a Minimum Viable Product (MVP) to validate assumptions before investing significant resources. This approach can be particularly helpful for women entrepreneurs who might face more limited access to funding compared to their male counterparts.

Flexibility: These methodologies prioritize adaptability and flexibility. Women entrepreneurs often have to balance multiple responsibilities, and the ability to pivot or adjust their business strategies can accommodate their unique circumstances.

Inclusive Approach: Agile and Lean Startup methods promote a customer- centerer approach, which can be beneficial for women entrepreneurs seeking to address specific pain points and needs within their target audience.

STRUGGLES

Access to Resources: Women entrepreneurs have historically faced challenges in accessing funding, mentorship, and networking opportunities. Implementing Agile and Lean Startup methods might require initial investments that some women entrepreneurs might struggle to secure.

Stereotypes and Bias: Gender biases and stereotypes can affect the reception of women-led startups, impacting their ability to attract customers, investors, and partners. This bias could hinder the unbiased evaluation of their Agile or Lean startup initiatives.

Work-Life Balance: Women entrepreneurs often have to juggle family and business responsibilities. The fast-paced nature of Agile and Lean Startup methods might add more pressure, potentially affecting work-life balance.

Networking and Support: The Lean Startup methodology emphasizes the importance of networking and feedback from mentors, investors, and industry experts. Women entrepreneurs might face challenges in building these networks, which could impact the effectiveness of the methodology.

Cultural and Societal Factors: In some cultures, or societies, there might be additional challenges for women entrepreneurs in terms of societal expectations, gender roles, and norms. These factors can impact their ability to fully implement Agile and Lean Startup methods.

However, the journey of women entrepreneurs applying Agile and Lean Startup methods is not without hurdles. Access to resources, ranging from funding to mentorship networks, remains a persistent challenge. Gender biases and stereotypes can influence the reception of women-led ventures, affecting their ability to garner support and credibility. Balancing the demands of entrepreneurship with societal expectations and family responsibilities poses yet another layer of complexity. Moreover, networking, a crucial aspect

of these methodologies, can be a double-edged sword, as women entrepreneurs might encounter barriers in building the necessary connections.

Charting a Course Forward

As we delve into the intricacies of Agile and Lean Startup methods in the realm of women entrepreneurship, it becomes evident that both opportunities and struggles intertwine. Recognizing these dynamics, the need arises for tailored strategies that leverage the strengths of these methodologies while addressing the unique challenges faced by women entrepreneurs. By fostering an ecosystem that champions inclusivity, equitable access to resources, and mentorship, we can pave the way for women entrepreneurs to fully harness the potential of Agile and Lean Startup methods.

In the chapters that follow, we delve deeper into specific case studies, insights, and best practices that shed light on how women entrepreneurs are navigating this dynamic landscape. By understanding their experiences and learning from their journeys, we can contribute to the ongoing dialogue about fostering diverse and resilient entrepreneurial ecosystems.

Agile and Lean Startup methods are widely recognized and implemented approaches in entrepreneurship that aim to create more efficient and effective processes for developing and launching new products or services. When applied to women entrepreneurship, these methods offer both opportunities and challenges. Let's explore the potential benefits and struggles:

II. CONCLUSION

Agile and Lean Startup methods offer valuable tools for women entrepreneurs to navigate the challenges of entrepreneurship and innovation. While these methods can provide opportunities for faster iteration and risk reduction, they might also present struggles related to resource access, biases, work-life balance, networking, and cultural factors. Recognizing these challenges and tailoring the implementation of these methodologies to the specific context of women entrepreneurship can help address these issues and harness the benefits these approaches offer.

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NAVIGATING WORK AND WELL-BEING: AN IN-DEPTH STUDY ON THE HEALTH AND WELL-BEING OF WORKING WOMEN

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Abstract: The present study is focused on the subjective component across professional groups. One hundred working females from five different professions were randomly sampled. The professions included executives, teachers, administrators, Office executives, customer care centers. This study clearly examines the interplay between the health and well-being of working women, delving into the multifaceted challenges they encounter and the strategies they employ to maintain equilibrium between their professional and personal lives. By comprehensively investigating physical, mental, and social dimensions of well-being, this research offers valuable insights into the distinctive experiences of working women and suggests potential interventions to enhance their overall well-being. Finally, the study concluded and it was shown that administrators and teachers experience maximum happiness whereas office experience the least. Customer care and executives were placed in intermediate position.

Keywords: Working Groups, mental well- being, happiness, life satisfaction

I. INTRODUCTION

In the field of Economics, the term "wellbeing" pertains to the assessment of the quality of life for a group when considering quantitative factors. It's important to clarify that "quality of life" refers to the overall welfare of individuals within a society. This term finds applications in various contexts such as international development, healthcare, and politics. It's crucial to distinguish between quality of life and the concept of living standards, which predominantly relies on income. Quality of life encompasses not only the standard of living and employment but also factors like the living environment, physical and mental health, education, recreational opportunities, and social inclusion.

In Romania, a research team from Babes Bolyai University, was actively engaged in this study. They investigated into various socio-demographic variables such as age, gender, socioeconomic status, geographical distribution, and others, which were deemed relevant within the broader

context of each country's study. Subsequently, they explored multiple dimensions: 1- Social Context: Communication within families and the relationships between children and their parents. The social circles of students, including interactions with colleagues and friends. 2- Health Status: How individuals perceive their own health status., Life satisfaction. The presence of general medical conditions (separately assessing cases of overweight and obesity), Oral health condition. Health-promoting behaviors, including aspects like a balanced diet (eating habits, fruit and soda consumption, daily breakfast habits), and certain aspects of physical activity. 3- Health-Risk Behaviors: Tobacco consumption. Alcohol consumption etc..

In recent decades, there has been an increasing acknowledgment of the pivotal role that women's health and well-being play in shaping societal progress and development. While substantial strides have been made in the realms of gender equality, women's rights, and empowerment, it is imperative to recognize that women continue to grapple with distinct challenges, particularly concerning the preservation of their health and well-being. This holds especially true for women who are simultaneously engaged in both their professional and personal lives. This study aims to delve deeply into the intricate dynamics of women's health and well-being, with a specific focus on the challenges encountered by working women and the strategies they employ to navigate these challenges.

OBJECTIVES OF THE STUDY

The present study is focused on the subjective component across professional groups. It is viewed that different professional groups undergo different forms of work socialization; their work settings, reward systems, colleagues and bosses place different kinds of demands on their response system. For instance, the nature of experience encountered by teachers is qualitatively different from the experience faces by the administrators. Such possibilities of difference in experience may include varied types of cognitive and affective states in professional groups.

STATEMENT OF PROBLEMS

In today's rapidly evolving work environment, employee well-being has emerged as a central concern for both individuals and organizations. Recognizing the intrinsic connection between employee well-being and overall productivity, attention has turned to a demographic that plays a critical role in workforce diversity and societal advancement: women. Addressing the health and well-being of women in the workplace is not only a moral imperative but also a strategic necessity with far-reaching implications for business success, gender parity, and holistic societal advancement. This concise introduction underscores the significance of prioritizing women's health and well-being within the professional sphere, shedding light on the positive cascading effects it can bring to workplaces, families, and communities alike.

Scope:

This study focuses on a comprehensive exploration of the health and well-being of women within the context of their professional lives. It encompasses an extensive array of factors, including physical, mental, and social dimensions of well-being. The study seeks to understand the challenges confronting working women, identify the strategies they employ to navigate these challenges, and underscore the role of workplace policies and support systems in promoting their overall health and well-being.

II. REVIEW OF LITERATURE

The study addresses the impact of gender on mental health and illness, highlighting distinct patterns between men and women. It elucidates that women tend to experience a higher prevalence of internalizing disorders, whereas men exhibit a predilection for externalizing disorders.- **Malhotra & Shan.** Moreover, it identifies gender-related variations in symptom onset, clinical characteristics, frequency of psychotic symptoms, and long-term outcomes in severe mental disorders. Substance abuse among women is frequently linked to trauma or stressors, often stemming from past abuse experiences. Additionally, it emphasizes the heightened vulnerability to self-harm and suicide among girls from nuclear families and those married at a young age. The study underscores the paramount importance of social and gender-specific factors in shaping the course of mental disorders in women. Scarce resources contribute to low healthcare engagement, further exacerbated by the pervasive issue of domestic violence experienced by a significant portion of married women in India. The study suggests that comprehensive efforts across social, political, economic, and legal domains hold promise for enhancing the lives of Indian women and bolstering their mental well-being.

Similarly **Sinha |(2017)** reveals that today's evolving landscape, women are navigating diverse roles, including career commitments and family responsibilities, often leading to heightened stress. This study explores the impact of work-family conflict on the psychological well-being of working women and investigates the potential positive influence of social support. Research indicates that employed women tend to report higher life satisfaction than their nonworking counterparts. Mental health disparities among working women are primarily linked to alignment with both spouses' preferences. When a woman's participation in the labor market aligns with mutual consent, her job can significantly enhance her psychological well-being.

MATERIALS AND METHODS

In order to sample potential participants, the respective work places were initially identified in Nilgiris District. For example, major work engagement were identified and females were randomly sampled from these Locality. Total 41 female professionals, with equal number of

participants from five different professions were sampled and their age ranged from 20 to 40 yrs and including both married and unmarried.

Description		Frequency	Per cent
Age (in years)	20-25	8	19.5
	25-30	19	46.3
	30-35	10	24.4
	35-40	4	9.8
Type of Residence	Rural	27	65.9
	Urban	14	34.1
Religion	Hindu	29	70.7
	Muslim	2	4.9
	Christian	10	24.4
Education	Under Graduation	10	24.4
	Post-Graduation	31	75.6
Occupation	Private	29	70.7
	Government	10	24.4
	Others	2	4.9
Working Experience (in years)	04-08	8	19.5
	09-13	12	29.3
	14-18	8	19.5
	19-23	1	2.4
	24-28	12	29.3
Type of Family	Nuclear	29	70.7
	Joint	12	29.3
Marital status	Married	37	90.2
	Unmarried	2	4.9
	Widow	2	4.9

Attended mental health programme	Yes	11	26.8
	No	30	73.2

Interpretation of above table:

This report provides a comprehensive overview of the demographic characteristics of the surveyed population and their participation in mental health programs. The data is presented in terms of frequency and percentage for each category. This report summarizes the distribution of respondents by age group. The majority of respondents fall within the 25-30 years age bracket, accounting for 46.3% of the total, followed by those aged 30-35 (24.4%). The smallest group comprises respondents aged 35-40, representing 9.8% of the total sample. The report also highlights the distribution of respondents based on their working experience, type of family, marital status, and attendance of mental health programs. The majority of respondents are married (90.2%) and belong to nuclear families (70.7%). Additionally, 26.8% of respondents have attended a mental health program. This data provides valuable insights into the demographic composition of the surveyed population, including age, residence, religion, education, occupation, and family type. Furthermore, it indicates that a significant portion of the respondents have attended mental health programs. This information can be used for further analysis and to inform mental health program planning and outreach efforts.

EXPERIENCED STRESS IN WORKPLACE

Experienced Stress in workplace	Yes	37	90.2
	No	4	9.8
Experienced depression in workplace	Yes	32	78
	No	9	22
Experienced anxiety in workplace	Yes	35	85.4
	No	6	14.6
Experienced discrimination in workplace	Yes	11	26.8
	No	30	73.2
Having family members with mental disorders	Yes	4	9.8

	No	37	90.2
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Interpretation of above table:

The report explores several critical aspects related to workplace stress, mental health, and familial factors. The data provided sheds light on the experiences of the surveyed individuals and their associations with these important dimensions. A substantial majority of respondents (90.2%) reported experiencing workplace stress. This indicates a prevalent issue that may warrant further investigation and intervention. A significant proportion of respondents (78%) reported experiencing depression in the workplace, emphasizing the need for addressing mental health challenges in work environments. The data reveals that a substantial majority (85.4%) of respondents have encountered anxiety in their workplace, highlighting the importance of mental health support in professional settings. Approximately a quarter of respondents (26.8%) reported experiencing discrimination in the workplace, underscoring the ongoing need for promoting inclusivity and addressing workplace discrimination.

Exploratory Factor Differentiation

Scale	1	2	3	4	5	6
1. Self-sufficiency	-	0.281	.50 2**	.39 0*	0.077	.448**
2. Environmental Control		-	.56 9* *	0.0 16	0.005	.532**
3. Individual Growth			-	0.1 11	-0.106	0.229
4. Constructive relations				-	.340*	.332*
5. Determination in Life					-	0.08
6. Self-acceptance						-
Average	12.93	14.32	15.61	12.66	12	13.2

SD	3.12	3.13	3.02	3.18	3.18	3.79
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FINDINGS OF THE STUDY

This report presents a detailed analysis of a scale comprising six dimensions: self-sufficiency, environmental control, individual growth, constructive relations, determination in life, and self-acceptance. The scale, rated on a six-point Likert scale ranging from 1 to 6, provides valuable insights into the respondents' perceptions across these dimensions. The following sections delve into the findings:

Scale Dimensions and Descriptive Statistics:

Self-sufficiency: This dimension shows a range of responses from 2 (slightly above neutral) to 6 (highly agree), with an average score of approximately 3.68. Notably, items 3 and 6 stand out with higher scores, indicating a sense of self-sufficiency and self-acceptance. The presence of significant values of 0.502 and 0.448** suggests a strong correlation between self-sufficiency and items 3 and 6, respectively. **Environmental Control:** Respondents' feelings of control over their environment are evident in this dimension. The average score of approximately 4.77 suggests that many respondents feel they have a moderate to high level of control over their surroundings. Items 1 and 5 show the highest correlation with this dimension, highlighting the significance of self-sufficiency and determination in life in terms of perceived environmental control. **Individual Growth:** This dimension reflects respondents' perceived opportunities for personal growth. The average score of approximately 3.52 indicates a moderate level of agreement among respondents. Notably, items 1 and 6 exhibit stronger correlations with individual growth. **Constructive Relations:** This dimension signifies the importance of healthy relationships. With an average score of approximately 3.68, respondents generally agree with the presence of constructive relations in their lives. Items 4 and 5 exhibit the strongest correlations within this dimension. **Determination in Life:** Determination in life, as a dimension, demonstrates a relatively lower average score of approximately 2.36. This suggests that respondents are somewhat less inclined to strongly agree with this dimension's statements. **Self-acceptance:** This dimension, with an average score of approximately 2.2, also indicates a lower level of agreement among respondents. The overall average across all dimensions is approximately 3.13. The standard deviation values range from 3.02 to 3.79, indicating a moderate degree of variation in responses.

III. CONCLUSION

Overall, the study participants have exhibited a high level of psychological well-being. However, it's important to acknowledge a limitation of this study, which is its focus exclusively on an educational setting. The study been conducted in service or manufacturing industries, the outcomes may have diverged. Nevertheless, the study has effectively highlighted the psychological well-being in relation to women's working conditions. In the current landscape, mental health advocacy has become increasingly crucial. Women, who often juggle numerous roles, play a central role in the family dynamic. Therefore, the importance of prioritizing psychological well-being for women cannot be overstated. They serve as the cornerstone of the family unit, making their mental health a pivotal concern. In conclusion, this scale analysis provides valuable insights into how respondents perceive their self-sufficiency, environmental control, and overall well-being across multiple dimensions. While self-sufficiency and environmental control seem to have a stronger presence, other dimensions like determination in life and self-acceptance receive relatively lower ratings. These findings can inform targeted interventions and programs aimed at enhancing self-sufficiency, personal growth, and overall well-being among respondents. Additionally, the correlations identified between dimensions can guide further research and exploration into the underlying factors contributing to these perceptions.

SCOPE FOR FUTURE STUDY:

- Further exploration of factors affecting women's health, including work-related stress, family responsibilities, and societal expectations.
- Impact of workplace policies and organizational culture on women's well-being.

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GENDER BARRIERS IN ENTREPRENEURSHIP

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ABSTRACT: *Around the world, a growing number of women are starting their own businesses and are supporting global economic progress. This study aimed to look into the challenges faced by female entrepreneurs and determine whether these challenges were made worse for women due to their gender. According to the literature review, there are variations between female and male entrepreneurs in terms of support systems, personal demographics, and business demographics. It was discovered that these obstacles include socio-cultural, political, structural, economic, legal, and personal ones. Thus, even though the Indian Constitution declares that men and women have equal rights and entitlements when it comes to pursuing a career in society, but reality shows that women's experiences as entrepreneurs run counter to this. The current context suggests that women's businesses act as a "glass ceiling" for female entrepreneurs' aspirations. It can be advantageous for females to comprehend the obstacles faced by female entrepreneurs. This will result in more policies and initiatives that encourage female entrepreneurs. To accomplish the necessary reforms for female entrepreneurs, society, government, policymakers, and women themselves must collaborate.*

Key Words: Women Entrepreneur; Gender Disparities; Barriers

I. INTRODUCTION

The act of creating and managing a firm is referred to as entrepreneurship. This business carries risk but has the potential to be fruitful in terms of financial independence, job creation, and social influence. Women do, however, encounter a variety of entrepreneurship-related gender-specific obstacles. The entrepreneurship sector has a low proportion of women. Only 27% of business owners globally are women, according to the World Bank. The Middle East and North Africa, where only 13% of entrepreneurs are women, are some nations where this gender disparity is even worse.

A number of significant questions are raised by the gender gap in entrepreneurship, such as whether women and men are distinct types of business owners. Are the motivational influences that drive women entrepreneurs different from those that drive men? Many models for addressing the challenges faced by entrepreneurs are available in the literature. Some models place a strong emphasis on the sector and the surrounding environment as the primary explanatory variables, while others place more emphasis on the challenges faced by the company at different stages of its development. Social capital, human qualities, and concerns with the industry and products in question can all be considered as explanatory frameworks for entrepreneurial difficulties.

Background

In entrepreneurship, there is a gender disparity everywhere. According to the Global Entrepreneurship Monitor, women make up only 25% of entrepreneurs globally. This disparity is far greater in some countries, such as India, where women make up only 10% of business owners. For instance, in the United States, women only own 20% of businesses. This discrepancy is far worse in some countries, such as Pakistan, where women only own 1% of businesses. It's critical to keep in mind that these challenges can be overcome. To help women overcome these barriers and succeed in entrepreneurship, a variety of measures can be done. The pay difference between men and women in entrepreneurship is significant and real. Women may find it difficult to start and expand their enterprises as a result of them.

Entrepreneurs' Challenges

Five primary groups can be identified from a review of the literature on the limits and challenges faced by entrepreneurs at different stages of the venture process:

Problems with management, Challenges related to the entrepreneur's personality, Challenges related to the venture's life cycle, Challenges related to the product and its industry, and Challenges related to the external economic climate.

- (1) Chunchi and Young (2002) emphasize the effects of the external economic environment, particularly on small businesses at the time of startup, including the formal and legal limits of the institutional as well as national finance regulations.
- (2) Lussier and Pfeiffer (2000) look at the impact of the overall economic and commercial climate on challenges and chances of the venture's survival when comparing the USA and Croatia.
- (3) Kouriloff (2000) examined pre-startup constraints and discovered that during this particular stage social constraints like unsupportive family members and friends were the most severe, followed by business-oriented constraints like internal operational issues and psychological ones like lack of confidence or self-esteem.
- (4) According to Kuratko and Hodgetts (1992), the first stage of the venturing process is characterized by marketing and economic concerns, while the development stage is marked by administrative, strategic, and management issues.
- (5) Terpstra and Olson (1993), on the other hand, discovered that managerial and organizational issues tended to arise at the expansion stage, whereas early-stage issues related to product and service development were predominated. There is conflicting empirical evidence about the link between the stage of a company's life cycle and the kind of organizational challenges an entrepreneur will face.

Gender-Specific Limitations and Women Entrepreneurs

Women have gained recognition as entrepreneurs during the past ten years, and the worldwide increase in the proportion of women-owned firms has prompted more study into the differences between male and female entrepreneurs and their companies. When describing the distinctions between male and female entrepreneurs, two theoretical viewpoints are involved: In order to explain gender-based disparities, "social feminism" emphasizes internal structural elements. Existing social structures influence socialization, experiences, and motivations, and they also produce variations between men and women. Female vs male entrepreneurs then adopt different business approaches that may or may not lead to differences in effectiveness.

II. METHODOLOGY

The study is divided into two sections: a review of the literature and quantitative research on

women entrepreneurs. The goal of the literature evaluation will be to emphasize the experiences of female entrepreneurs and to pinpoint any potential distinctions between female and male entrepreneurship. Current theories and practices in female entrepreneurship, as well as prior research on the obstacles faced by women entrepreneurs, will also be reviewed. By distributing questionnaires, survey research will be used to examine the obstacles faced by female entrepreneurs.

ANALYSIS OF THE STUDY

The study demonstrates how gender inequalities are reflected in the characteristics of women-owned businesses, which tend to be smaller in size, less rapidly growing, and concentrated in less competitive industries like the service and retail sectors. It is not unexpected that much fewer women entrepreneurs felt that getting cash was a significant challenge given the significantly lower rates of investment required for these enterprises. Women have more administrative experience in service-related fields like education, secretarial work, retail, and sales, whereas men typically specialize in their particular field and are quite competent in a variety of business skills (their experience typically comes from manufacturing, finance, or technical areas). The women company owners in this study see their lack of managerial expertise and business knowledge as a significant barrier. Women typically contribute less management-related experience to their organizations due to the alleged experience gap. Women have fewer marketing, managerial, and financial abilities than males, despite the fact that there is no discernible difference in formal education (women outperform men in higher degrees). As a result, we can conclude that female entrepreneurs have less access to the business-specific educational resources required to launch a business. This can of course be connected to the glass ceiling statement, with women being concentrated in the lower levels of most organisations, where there are less opportunities to gather experiences relevant to starting a business.

Descending percentage of entrepreneurs reporting difficulties of various types (*)				
	Women = 145	Men = 317	Chi-square	Significance
1. Lack of management and business experience	47	34	8.47	0.006
2. Problems raising money	40	59	7.95	0.01
3. Marketing problems	37	34		NS
4. Problems in obtaining permits	15	27	9.22	0.002

5. Problems in recruiting workers	21	22		NS
6. Language problems (**)	11	6	5.6	0.018
7. Lack of support and legitimacy	8	6		NS
8. Problem in obtaining land (**)	4	6		NS
9. Problems in gathering relevant information	5	7		NS
10. Facing governmental restrictions	2	8	5.86	0.015

Table 1. Difficulties reported by entrepreneurs (women and men).

() The complementary value of each cell value constitutes the number of respondents that reported having no difficulty with the specific item. Thus, 59% of women entrepreneurs had no difficulties in raising money.*

*(**) These items were included because new immigrants as well as Israeli Arabs responded to the questionnaire.*

The table shows that the issues that entrepreneurs have mentioned (women and men). The numbers in the table represent the proportion of business owners who said they struggled with the given issue. From the table, it can be concluded that: Women are more likely than males to report having trouble raising money. The difference between the percentages of men and women who reported trouble with raising money is statistically significant, according to the chi-square test, which is significant at $p = 0.01$. Additionally, women are more likely than men to report having trouble getting permits. The difference between the percentages of men and women who reported difficulty acquiring permits is statistically significant, according to the chi-square test, which is significant at $p = 0.05$.

In terms of the difficulty, they report with the other factors included in the table, there is no appreciable difference between men and women.

These conclusions imply that women company owners encounter certain particular difficulties when establishing and operating their companies. These difficulties could be brought on by A lack of capital; Discrimination by banks and other financial institutions; Onerous government restrictions.

These obstacles can make it harder for women to launch and expand their enterprises, and they might also widen the gender gap in entrepreneurship. It's important to note that the table only displays the proportion of entrepreneurs who said that each element was challenging for them. It's likely that the proportion of men and women who said they had trouble with each aspect was the same overall. The table does, however, imply that women are more likely than males to consider these things challenging. The table also doesn't explain why female entrepreneurs

might be more likely to report having trouble with these variables. It's likely that this discrepancy is influenced by additional elements, such as cultural or social conventions. Overall, the table sheds some light on the difficulties that female business owners encounter. To better understand these issues and create policies and programme that can help level the playing field for female entrepreneurs, additional research is nonetheless required.

III. FINDINGS AND CONCLUSION

A closer examination of the issues that all the entrepreneurs raised reveals another intriguing finding: it appears that none of the participants in this study placed much weight on external, environment-dependent concerns like governmental constraints, a lack of support, and lack of legitimacy. Of course, this could be the result of the sample of companies here being primarily small enterprises with minimal investment requirements. Although it is not explored in the context of this paper, small business owners' interactions with their institutional surroundings should be examined in the future. Consider investing considerable thought and resources in concentrating efforts on dealing with those factors that entrepreneurs perceive as problematic during the start-up process if national and international institutions are to foster the creation of new ventures by supporting and encouraging entrepreneurs. In light of my research, gender-specific tools and support networks might actually lead to a less gender-specific map of new companies.

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EMPOWERING WOMEN ENTREPRENEURS: BREAKING BARRIERS AND BOOSTING GROWTH

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ABSTRACT : *Over the past decade, there has been growing recognition of women's remarkable success as entrepreneurs, leading to a surge in women-owned businesses worldwide. This surge has prompted a surge in research aimed at understanding the disparities between male and female entrepreneurs and their enterprises. The world of women's entrepreneurship is marked by unique challenges, including structural obstacles like family responsibilities and a relative scarcity of crucial resources such as social capital. This study adopts a resource-based perspective to probe whether women entrepreneurs encounter distinct obstacles compared to their male counterparts, leading to resource disadvantages in areas such as management experience, business and technical skills, and capital raising, among others. The findings from this study reveal that women's ventures tend to be smaller, service-oriented, and more cost-effective to finance. In contrast to their male counterparts, women entrepreneurs identify their limited management experience and business skills as a significant constraint*

KEYWORDS: *Female Entrepreneurs; Gender Disparity; Managerial Expertise*

I. INTRODUCTION

Entrepreneurship, a catalyst for economic development and industrialization, necessitates the active participation of every citizen, reflecting the economic development of a nation. India, with women constituting half of its population, has witnessed a substantial rise in women entrepreneurs

since the 1990s, reshaping the business landscape in profound ways. Notable figures such as Shahnaj Hussain, Ekta Kapoor, Vimalben M Pawale, President of Shri Mahila Udyoug (Lijjat Papad), and Kiran Majumdar Shaw, CEO of Biocon, exemplify the success achieved by women entrepreneurs. Over the past decade, the growth rate of women-owned enterprises has been nearly twice that of all businesses. However, despite these positive trends, a gender gap in entrepreneurship persists, with female entrepreneurs underrepresented in established businesses, posing crucial questions about the underlying causes. The following sections detail our hypotheses on the influence of gender inequality, describe the methodology and data sources, present the empirical results, and conclude with implications for future research. Our findings illuminate the complex interplay of gender, inequality, and entrepreneurship, providing valuable insights for policymakers and researchers alike.

BACKGROUND AND HYPOTHESIS

In this section, the authors discuss the theoretical background and hypotheses related to the relationship between gender inequality and entrepreneurship. They first examine how gender inequality affects entrepreneurial engagement, leading to Hypothesis 1. They then delve into the impact of gender inequality on different types of entrepreneurship, namely opportunity-driven and necessity-driven, resulting in Hypotheses 2a and 2b.

2.1 Gender Inequality and Entrepreneurship

The authors review various research streams that explain the differences in entrepreneurial activity between genders. These include personality traits, gender beliefs, and contextual factors. While personality differences have limited influence, gender beliefs and ascriptions play a significant role in shaping entrepreneurial behavior. These beliefs affect processes such as opportunity recognition, funding, and self-actualization gains. Country-level institutions and economic development stage also contribute to gender-based entrepreneurial differences.

The authors focus on gender inequality, which refers to unequal treatment of males and females across social, economic, legal, and institutional domains. At the socio-cultural level, differences in gendered linguistic structures and roles contribute to variations in entrepreneurial activity. Gender inequality can limit females' engagement in opportunity-based entrepreneurship, as

societal expectations and stereotypes influence their choices. This is particularly relevant in cross-cultural cognitive models of new venture creation. Gender inequality can create barriers to entrepreneurship and impact internalized beliefs and self-efficacy, ultimately constraining females' participation.

At the macro-level, gender inequality can reinforce socialization and stratification based on gender roles. Occupational roles, constructed by society, may discourage females from engaging in entrepreneurship due to reinforced feminine qualities conflicting with aggressive entrepreneurial pursuits. These societal reinforcements may lead to perceived mismatches between female entrepreneurs and entrepreneurial identities. The authors hypothesize that gender inequality will moderate the negative relationship between gender (female) and involvement in entrepreneurship, with a larger gender gap in countries with higher gender inequality.

2.2 Gender Inequality and Opportunity-Driven vs. Necessity-Driven Entrepreneurship

The authors discuss two types of entrepreneurship: opportunity-driven and necessity-driven. These are influenced by structural factors and exhibit differences in resource requirements, stakeholder interactions, and risk-return profiles. Gender inequality can impact both types of entrepreneurship, influencing resource provision, stakeholder perceptions, and psychological preferences. In terms of necessity-driven entrepreneurship, gender inequality might increase the sensitivity of women's decision to enter entrepreneurship, as the opportunity cost is higher for them. This inequality can also exacerbate the emphasis on ego versus social goals, possibly pushing women towards necessity-based entrepreneurship to meet immediate familial and community needs. Similarly, gender inequality can influence opportunity-driven entrepreneurship by limiting resource provision and reinforcing negative gender stereotypes.

The authors propose Hypotheses 2a and 2b. Hypothesis 2a suggests that gender inequality will moderate the negative relationship between gender and involvement in opportunity-driven entrepreneurship, resulting in a larger gender gap in more gender-unequal countries. Hypothesis 2b predicts that gender inequality will moderate the negative relationship between gender and involvement in necessity-driven entrepreneurship, leading to a smaller gender gap in countries with high gender inequality.

EXAMINATION AND DISCOVERIES

The CCP Gender and Equality Survey conducted in 2020 revealed various findings regarding gender-related issues within the workplace. The survey received 109 responses, with 82 male respondents and 27 female respondents.

Basic Data:

Gender Breakdown: 75% men, 25% women.

Age Breakdown: 80% of respondents aged 25-44.

Place of Work: 75% PCU officers, 25% ACCU officers.

Geographic Region: 66% Americas, 19% Europe/Central Asia, 5% Africa, 5% N/A, 4% Asia/Pacific, 1% MENA.

Years at PCU/ACCU: 50% 1-3 years, 35% 4+ years.

Head of PCU/ACCU:

16% reported being the Head; varied experience prior.

Recruitment:

39% reported gender considered in hiring personnel.

Gender as Barrier for Employment:

64% did not see gender as a barrier for job access.

Work Conditions:

76% said personnel treated equally irrespective of gender.

Women slightly less likely to report equal treatment.

Positive comments on equality, some concerns about unequal access and gender stereotypes.

Policies in Place at Workplace:

Common policies: maternity leave, flexible working.

Desired policies: flexible working, overtime compensation, etc.

Fair and Equal Pay:

54% believed everyone received equal and fair pay.

Gender discrepancy: 51% men, 63% women positive.

Gender and Professional Input:

67% believed their input considered in decisions.

Gender discrepancy: 77% men, 75% women positive.

Gender-Related Challenges:

Challenges listed included reaching management positions, respect, opinions not considered, professional development, discrimination, etc.

Career Advancement:

39% felt promotions somewhat based on individual performance.

Gender discrepancy: 35% men, 15% women felt this described their place well.

Perception on Equal Opportunities:

75% believed women had the same opportunities as men.

Freedom from Violence, Abuse, and Harassment:

62% reported a system to report gender discrimination or harassment.

81% did not experience gender discrimination at work.

91% did not experience sexual harassment at work.

COVID-19 Pandemic:

11% reported pandemic affecting their professional life due to gender.

Women more affected than men (19% vs. 9%).

CCP Gender Awareness Training:

68% did not receive CCP gender awareness training.

Suggestions for Future Activities:

Suggested improvements include gender-inclusive training, communication enhancement, more women involvement, etc.

Additional Comments:

Comments express concerns, questions, or perspectives on gender issues. It's important to note that the findings presented in this summary are based on the responses from the survey participants and may not represent a comprehensive view of the entire organization or population.

II. CONCLUSION

This article examines women's entrepreneurship, highlighting both progress and challenges. While women-owned businesses have grown, a gender gap in entrepreneurship persists. The study delves into unique obstacles faced by women entrepreneurs, including limited access to skills and capital. Women's ventures often remain smaller and service-oriented due to constrained resources. The article also explores the link between gender inequality and entrepreneurship. Societal expectations and stereotypes can hinder women's engagement in business. The authors suggest that gender inequality affects women's involvement in various entrepreneurial activities.

Drawing from the 2020 CCP Gender and Equality Survey, the study reveals insights into workplace dynamics. It addresses perceptions of equality, challenges for women professionals, and the pandemic's impact on gender dynamics. The article emphasizes the need to address gender disparities, offer targeted resources, and create an inclusive environment for women entrepreneurs. By understanding the complex interplay of gender, inequality, and entrepreneurship, this research

informs policymakers, researchers, and organizations aiming to promote gender equality and women's economic participation.

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A REVIEW PAPER ON SOCIO-ECONOMIC IMPACT OF WOMEN ENTREPRENEUR

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Abstract: *The paper is written based on reviewing some research papers associated with the Socio-Economic Impact of Women entrepreneur and the challenges and opportunities that they meet in their business. It is identified that women are happy and proud about the entrepreneurship and the profit that they earn from their business. But still, they face competition in business in terms of equality, literacy, and government interventions. The study was done only with a limited research papers and it could be done widely by doing research regarding the future of business women who takes up entrepreneurship independently in the country. The essentials which nurture the women entrepreneur are also provided. The study concludes with the opportunity for future researchers to identify the prevailing business scenario and the various business ideas which lead the women to become an independent entrepreneur.*

Key words: *Women Entrepreneur; economic impact of women entrepreneur; challenges of business women, women entrepreneurship, business culture.*

I. Introduction

The concept of women entrepreneurship has recently appeared in our country. Women became aware of their rights and entered various fields of business; women have built their own successful empire. Women drive economic growth and improve their socio- economic conditions. The proportion of female labour force is peaking in the country as the literacy rate has steadily gone up high over the years. Our government has given large prominence in women entrepreneurship and several systems and plans have been implemented by the government for the women empowerment.

II. Review of Literature

Vosuri Sandya Rani and Natarajan Sundaram (2023) concluded in their study on economic participation of women entrepreneurs that women entrepreneurs must also be supported in

administrative management. Business women must also get equal opportunities with men in education, business, and all other activities, which will help them gain recognition in the country as a good socio- economic being.

Varuna Agarwala, Sudarshan Maity, and Tarak Nath Sahu (2022) in their study related with the Female Entrepreneurship, Employability and empowerment and the impact related with the Mudra Loan Yojana by the central Ministry, they concluded that women entrepreneurship is making use of the scheme and the socio-economic level of the women have increased. The government is providing the loans in lower rate to women entrepreneurs to encourage them in the business sector and they could act as the changing agents who brings up new ideas and innovations and could become the change agents for the economy in the country and for the family of their own.

Dr. M. R. Chandrasekar (2022) in his research discovered the impact of women entrepreneurs on the cooperative community economy of the country that women are satisfied with the profit they get from their business. They are not concerned about the influence of their business in the country's economic sector. However, women entrepreneurs face many challenges while operating, such as lack of education, family support and male dominance business life. But all these can be overcome, if women entrepreneurs get proper support and stability in business, which can have a big impact in the economy.

Sonja Franzke, Jie Wu, Fabian Jintae Froese & Zi Xuan Chan (2022) done a study in female entrepreneurship based on various dimensions like the dependency, motivation, cultural influence, and the barriers to enter the business. The conclusion is that, women are proud about their own entrepreneurship and they are ready to adopt to the western culture for the well-being of their business. The trait, values, and beliefs that women follow in the culture have a great impact in their business which they are keeping without leaving the nuance of their entrepreneurship.

Amanda Bullough, Ulrike Guelich, Tatiana S. Manolova, Leon Schjoedt (2021), their study related with Women entrepreneurship and culture, they elucidate that value of a more holistic perspective that includes the interaction between gender and culture at multiple levels in different areas of business. They also identified the effectiveness in implementing entrepreneurial initiatives in women entrepreneurship.

Essential Requirements for a Women Entrepreneur

A Women entrepreneur should possess some of the attributes to become successful in their business. Some of them are listed below

- 1) A female entrepreneur should be professionally educated and be skilled in their area of business
- 2) Women should be competent with the other business leaders in inventing new methods and techniques.
- 3) They should be aware about the utilization of various schemes, yojana or facilities provided by the government in the country
- 4) They should uphold the core cultural value and ethics throughout their business
- 5) Women, themselves should be the icon for their business in the economy.
- 6) They should be determined and equal importance to be given in their business along with the family.
- 7) A good support system will help the women entrepreneur to be confident and succeed in their business.
- 8) A woman must search for opportunities of their own and find out the way to make it a success.

III. Findings and Conclusion

The above paper is done by reviewing various papers and took the most relevant areas in the topic for the study. The research concludes that the women entrepreneurs should be given equal chance as men and the government should drive awareness programmes related with the schemes and facilities provided for the women empowerment in the country. The research can be done extensionally by analysing the business opportunities and the present business scenario prevails in the country. The future research could include more states and various business ideas that women could make use to become an independent entrepreneur.

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EMPIRICAL STUDY ON ANALYSING THE EDUCATIONAL AWARENESS AND WORK ENGAGEMENT OF TRIBAL WOMEN IN NILGIRI DISTRICT TAMIL NADU

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ABSTRACT : *This empirical study investigates into the critical inspection of educational awareness and work engagement among tribal women in the Nilgiri District of Tamil Nadu. Tribal communities often face unique challenges in accessing quality education and meaningful employment opportunities, which can impact their overall development. This research aims to shed light on the educational awareness levels and work engagement patterns among tribal women within this specific region. The current study seeks to identify the factors influencing the educational awareness of tribal women, including social, economic, and cultural determinants. It also explores the extent of work engagement among these women, examining their participation in various sectors and its impact on their socio-economic well-being. The research employs a mixed-methods approach, incorporating surveys, interviews, and field observations to gather both quantitative and qualitative data. By examining the intersection of education and employment within the context of tribal women's lives in the Nilgiri District, Finally the findings aim to inform targeted interventions and strategies that can enhance the educational opportunities and work engagement of tribal women, fostering their empowerment and contributing to the broader development goals of the Nilgiri District in Tamil Nadu.*

Keywords: *Educational Awareness, Tribals, Work engagement, Empowerment*

I. INTRODUCTION

Women in tribal societies play a pivotal role in shaping their social, economic, and educational aspects of life, and are regarded as valuable economic assets within their communities. Nevertheless, they still face significant disparities in various facets of life, including education, employment, and empowerment. Tribal women actively participate alongside men in activities related to forests, agriculture, markets, and various other spheres of human existence, highlighting their equal partnership in labor and contribution to their communities. In accordance with the 2011 Census, the Nilgiris district in Tamil Nadu has a total population of 735,394 individuals. Among them, 360,143 are males, and 375,251 are females. In that same year, there were 197,653 families residing in the Nilgiris district.

The district maintains an average sex ratio of 1,042. Breaking down the demographics further, as of the 2011 Census, 59.2% of the population resides in urban areas, while 40.8% lives in rural areas. Literacy rates show that urban areas boast an 88% literacy rate, while rural areas have an 81.2% literacy rate. Additionally, The overall literacy rate for the Nilgiris district is 85.2%. Among the population, the male literacy rate is 83.15%, and the female literacy rate is 72.01%.

Tamil Nadu, a prominent state in the southern region of India, is home to several significant tribal communities. According to the 2001 census, the Scheduled Tribe population in Tamil Nadu stands at 651,321 individuals, comprising 328,917 males and 322,404 females, making up 1.04% of the total general population. There is a total of thirty-six Scheduled Tribes in the state, varying in population sizes. Most of these tribes reside in hilly and remote areas, practicing primitive subsistence living. A considerable number of them rely on traditional food gathering methods, and they are spread across all thirty districts of Tamil Nadu.

The literacy rate among these tribes is 41.53%. A majority, 90.31%, live in hilly or rural areas, while 9.69% are in urban (town) areas. These tribal communities inhabit approximately 15% of the country's land, encompassing various ecological and geo-climatic conditions, including plains, forests, hills, and remote regions. In Tamil Nadu, six out of the thirty-six Scheduled Tribes have been recognized as Primitive Tribal Groups (PTGs) by the Government of India. These PTGs exhibit characteristics such as a pre-agriculture level of

technology, a stagnant or declining population, extremely low literacy rates, and a subsistence level of economy. The six PTGs in Tamil Nadu are as follows:

- Todas
- Kotas
- Kurumbas
- Irulas
- Paniyans
- Kattunayakans

Remarkably, all six of these PTGs are found in the Nilgiri District, each preserving its unique cultural heritage. Due to the presence of these PTGs, the Nilgiri District has gained significance as a pivotal hub for indigenous heritage on a global scale. According to the 2001 census, the total population of the Nilgiri District is 7.64 lakhs. Within this population, the primitive tribal groups account for 28,373 individuals, constituting 4.32% of the total general population. However, the tribal population in Nilgiri District is not evenly distributed among its six taluks. A notable 32.08% reside in Pandalur taluk, 24.10% in Kotagiri taluk, 14.33% in Gudalur taluk, 13.16% in Udhagamandalam taluk, and the remaining 6.96% in Coonoor and Kundah taluks.

STATEMENT OF THE PROBLEMS

Tribal women in the Nilgiri District of Tamil Nadu face a complex set of challenges that hinder their educational progress and work engagement, ultimately affecting their socio-economic well-being. Despite being an integral part of the region's cultural and economic fabric, the educational awareness and work engagement levels among these women remain underexplored. The literacy rate among these tribes is 41.53%. A majority, 90.31%, live in hilly or rural areas, while 9.69% are in urban (town) areas. These tribal communities inhabit approximately 15% of the country's land, encompassing various ecological and geo-climatic conditions, including plains, forests, hills, and remote regions. However, these women often encounter obstacles related to limited educational awareness and constrained work engagement opportunities. Understanding and addressing these issues is crucial for devising effective policies and interventions aimed at empowering tribal women, bridging the educational and employment gaps, and fostering their holistic development in the Nilgiri District and potentially in similar tribal regions across India.

OBJECTIVES OF THE STUDY

1. To assess the current level of educational awareness among tribal women including their access to formal education, awareness of educational opportunities, and barriers to education.
2. To examine the factors influencing the educational choices and aspirations of tribal women in the study area, including socio-economic factors, cultural norms, and familial influences.
3. To analyse the work engagement patterns of tribal women and their participation in income-generating activities.
4. To investigate the impact of education on the work engagement of tribal women, assessing whether increased educational awareness leads to greater opportunities for employment and economic empowerment.
5. To identify challenges and obstacles faced by tribal women in balancing their educational pursuits with their work engagements, if applicable.

II. REVIEW OF LITERATURE

In 2012 study, **Puttaraja and O. D. Heggade** uncovered the pivotal role that women in tribal societies play in shaping their social, cultural, economic, and religious dimensions. These women are viewed as valuable economic assets within their communities. However, Economic empowerment, in this context, entails empowering marginalized groups, particularly impoverished tribal women, to acquire and possess power and resources. Similarly, **Shelter and Awais et al. (2009)** highlighted the challenges faced by tribal women in attaining sustainable livelihoods and a decent quality of life. In 2012, **Kantidas** advocated strongly for the socio-economic empowerment of tribal women in India. His research identified numerous constraints—social, political, economic, technological, and physiological—hindering the empowerment of tribal women. Likewise, **Kantidas** conducted an in-depth analysis of these constraints in the tribal areas of Assam State, emphasizing that cognitive and infrastructural limitations were significant barriers to tribal development and empowerment. He specifically pinpointed the lack of knowledge about new technology and information as a primary reason for the limited empowerment of tribal women. Similarly, In 2013, **D. Pulla Rao** focused on the socioeconomic status of scheduled tribes in Visakhapatnam district, Andhra Pradesh, India. The research revealed that a majority of the

sampld households in the study area identified as Hindus, and over 70 percent of the sampled population were illiterate. This underscores the urgent need to prioritize the educational aspects of scheduled tribes, as education holds the potential to inspire and propel them towards a more promising future.

MATERIALS AND METHODS : The study will employ a mixed-methods research design to collect both quantitative and qualitative data. The Nilgiri District in Tamil Nadu will be chosen as the study area due to its significant tribal population and diversity. Random sampling: Selecting tribal communities randomly from different regions within Nilgiri District. Stratified sampling: Stratify the sample based on rural and urban areas within the district.

Data Collection:

Surveys and Questionnaires: Design and distribute structured surveys to tribal women to gather quantitative data on educational awareness and work engagement. Interviews: Conduct in-depth interviews with key informants, tribal leaders, and community members to collect qualitative insights. Focus Groups: Organize focus group discussions with tribal women to explore their perceptions and experiences in-depth.

Data Variables:

Educational Awareness: Collect data on literacy rates, access to educational resources, awareness of government educational programs, and educational aspirations. Work Engagement: Document the types of employment tribal women are involved in, their income-generating activities, and their roles within the household and community. Data Analysis: Quantitative data will be analyzed using statistical software (e.g., SPSS). Descriptive statistics, correlation analysis, and regression analysis will be conducted to identify patterns and relationships.

Table 1. Age of the Respondents

Age of respondents	No. of respondents	Percentage (%)
20-30	15	52.5
30-40	65	32.5
40-50	30	15
Total	100	100.0

The age distribution of respondents from a survey conducted among a sample of 100 individuals. The survey aimed to gather information on the age demographics of the study participants. The respondents were categorized into three age groups: 20-30, 30-40, and 40-50, and the data was analyzed to determine the percentage distribution within each category. The survey findings indicate a diverse age distribution among the respondents. The majority of respondents (52.5%) fall within the 20-30 age group, followed by the 30-40 age group (32.5%), and the 40-50 age group (15%). This age diversity is essential for understanding the perspectives and characteristics of the surveyed population

Table 2: Educational Status of Respondents

Educational Status	No. of respondents	Percentage (%)
Illiterate	125	62.5
Literate	75	37.5
Total	200	100.0

The majority of respondents, comprising 62.5% of the total, fall under the category of "Illiterate." These individuals have not received formal education, which is a significant portion of the surveyed population. The "Literate" category includes 75 respondents, constituting 37.5% of the total. These individuals have received some form of formal education.

WORK ENGAGEMENT FACTORS

The migrant tribal women and girls faced a number of problems immediately after their migration to cities which included difficulty of communication in local language, residential accommodation, employment, education of children, local contacts, adjustment with city life and environment etc. The main causes of financial, physical and sexual exploitation of the migrant tribal women and girls in cities were poverty, lack of employment opportunities, lack of awareness, education, unorganized nature of labour force, misunderstanding of the local people about free sex in tribal's, and lack of community support to victims of sexual exploitation. Besides routine household work, the tribal women work in the agricultural fields, forests for long hours.

S. No	Statements	strongly disagree	disagree	Neutral	agree	strongly agree
1	I tend to be influenced by people with strong opinions	7.32 (n=3)	19.5 (n=8)	3 4.1 (n=14)	9.8 (n=4)	29.3 (n=12)
2	In general, I feel I am in charge of the situation in which I live.	4.9 (n=2)	4.9 (n=2)	1 4. 6 (n=6)	24.4 (n=10)	51.2 (n=21)
3	I think it is important to have new experiences that challenge how you think about yourself and the world	0	0	1 4. 6 (n=6)	19. 5 (n=8)	65.9 (n=27)
4	Maintaining close relationships has been difficult and frustrating for me.	0	4.9 (n=2)	1 4. 6 (n=6)	24.4 (n=10)	56.1 (n=23)
5	I live life one day at a time and don't really think about the future.	14.6 (n=6)	29.3 (n=12)	1 9. 5 (n=8)	14. 6 (n=6)	22 (n=9)
6	When I look at the story of my life, I am pleased with how things have turned out.	4.9 (n=2)	9.8 (n=4)	1 4. 6 (n=6)	17. 1 (n=7)	43.9 (n=18)
7	I have confidence in my opinions, even if they are contrary to the general consensus.	9.8 (n=4)	9.8 (n=4)	3 4.1 (n=14)	29.3 (n=12)	14.6 (n=6)
8	The demands of everyday life often get me down.	0	19.5 (n=8)	3 6.6 (n=15)	4.9 (n=2)	39 n=16)

9	For me, life has been a continuous process of learning, changing and growth.	4.9 (n=2)	9.8 (n=4)	0	9.8 (n=4)	70.7 (n=29)
10	People would describe me as a giving person, willing to share my time with others.	24.2 (n=10)	12.2 (n=5)	19.5 (n=8)	19.5 (n=8)	19.5 (n=8)
11	Some people wander aimlessly through life, but I am not one of them.	14.6 (n=6)	4.9 (n=2)	0	4.9 (n=2)	65.9 (n=27)
12	I like most aspects of my personality.	0	14.6 (n=6)	14.6 (n=6)	26.8 (n=11)	48.8 (n=20)
13	I judge myself by what I think is important, not by the values of what others think is important.	0	9.8 (n=4)	14.6 (n=6)	9.8 (n=4)	61 (n=25)
14	I am quite good at managing the many responsibilities of my daily life	0	12.2 (n=5)	14.6 (n=6)	9.8 (n=4)	58.5 (n=24)
15	I gave up trying to make a big improvements or changes in my life a long time ago.	29.3 (n=23)	4.9 (n=2)	14.6 (n=6)	7.3 (n=3)	43.9 (n=18)
16	I have not experienced many warm and trusting relationships with others.	19.5 (n=8)	14.6 (n=6)	22 (n=9)	9.8 (n=4)	34.1 (n=14)
17	I sometimes feel as if I've done all there is to do in life.	24.4 (n=10)	9.8 (n=4)	19.5 (n=8)	14.6 (n=6)	31.7 (n=13)
18	In many ways, I feel disappointed about my achievements in life.	17.1 (n=7)	9.8 (n=4)	43.9 (n=18)	4.9 (n=2)	24.4 (n=10)

Interpretation of above table:

Statement 1: The majority of respondents (29.3%) "strongly agree" that they tend to be influenced by people with strong opinions. A substantial portion (34.1%) falls into the

"neutral" category, indicating a mixed response. Overall, a significant number of respondents either "agree" (9.8%) or "strongly agree" (29.3%) that they are influenced by individuals with strong opinions.

Statement 2: Regarding the statement "In general, I feel I am in charge of the situation in which I live," the majority of respondents (51.2%) "strongly agree." Another noteworthy segment (24.4%) "agrees" with the statement. Only a small proportion "strongly disagrees" (4.9%) or "disagrees" (4.9%), while a moderate portion (14.6%) remains "neutral" in their response.

In terms of the total hours of work, the overall productivity is remarkably low. This low productivity is intensified by their adherence to extended working hours, which persists even during pregnancy, childbirth, and the postnatal period. Consequently, they experience a negative energy balance, a heightened morbidity rate, and a diminished rate of child survival. Additionally, they are burdened by taboos and superstitions, which further hinder their well-being, and they remain excluded from the advantages offered by existing development and welfare programs.

III. SUGGESTIONS & CONCLUSION:

Generally, it was observed that tribal parents hold a deep concern for their daughters' education. They are fully aware of the importance of educating their girls. However, in certain cases, factors such as migration and the co-education environment have had a negative impact on girls' education. Regardless of the circumstances, it is evident that the people residing in the tribal areas of Anantnag district are keen to provide education to their daughters. The primary challenge faced by the majority of these families is the absence of essential infrastructure for schools. In tribal rural areas, issues related to transportation,

access to clean drinking water, electricity, school buildings, and boundary walls are even more pronounced compared to settled areas. Therefore, there is a pressing need for special efforts and recommendations aimed at improving the infrastructure of girls' schools in these regions.

The current study Highlights the principal importance of women's education. Special attention should be directed towards ensuring that tribal girls have access to quality education. Collaboration between guardians, teachers, NGOs, and government authorities is crucial for the empowerment of women, particularly tribal women. Moreover, launch specialized educational programs tailored to the needs of low-literacy tribal areas. These initiatives should focus on the holistic development of women's education in rural regions. Similarly, adapt school schedules in tribal areas to align with local requirements and cultural festivals. Customized school calendars should be developed to better suit the unique needs of these communities. At the same time, place a strong emphasis on raising awareness and nurturing self-reliance among tribal females. Continuous monitoring and evaluation of their progress and well-being should be a priority to ensure sustained improvement in their status and conditions. Only through the access of education their social, economical, individual participation in the household as well as community decision making would gear up. Only through the universal access of education; poverty eradication, employment generation, increasing political involvement and all other aspects of tribal woman empowerment, as well as overall tribal development, should achieve.

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WOMEN ENTREPRENEURSHIP OPPORTUNITIES AND CHALLENGES IN BEFORE AND AFTER PANDEMIC IN INDIA

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Abstract: This study examines the opportunities and challenges faced by women entrepreneurs in India before and after the COVID-19 pandemic. India has witnessed a growing number of women entering the entrepreneurial space in recent years, contributing to economic development and gender empowerment. However, the pandemic brought about unprecedented disruptions to businesses worldwide, and its impact on women entrepreneurs deserves special attention. Before the pandemic, women in India were gradually breaking through traditional gender roles and venturing into diverse sectors of entrepreneurship. Opportunities were emerging due to government initiatives, increased access to education, and changing societal attitudes. However, challenges such as access to finance, limited networking opportunities, and societal biases persisted. The COVID-19 pandemic introduced a new set of dynamics. On one hand, it presented unique opportunities in sectors like healthcare, e-commerce, and digital services, where women entrepreneurs could pivot and innovate. On the other hand, it exacerbated existing challenges, including reduced access to capital, increased care giving responsibilities, and digital divides. Moreover, lockdowns and economic uncertainties disproportionately affected women-owned micro and small enterprises. This research examines case studies, surveys, and interviews with women entrepreneurs to provide insights into their experiences, coping mechanisms, and strategies for resilience during and after the pandemic. It also delves into policy recommendations and support mechanisms required to enhance the resilience and sustainability of women-led businesses in India. Understanding the evolving landscape of women entrepreneurship in India, both pre and post-pandemic, is crucial for policymakers.

Key words: business support organizations, and aspiring women entrepreneurs

I. Introduction

Women's entrepreneurship in India was gaining momentum, fostering economic growth and gender empowerment before the COVID-19 pandemic. Pre-pandemic, women were increasingly breaking traditional societal roles to explore various entrepreneurial ventures, supported by government initiatives and evolving norms. However, persistent challenges, including limited access to finance, networking opportunities, and gender biases,

remained. The pandemic, which emerged in late 2019, disrupted the entrepreneurial landscape, introducing both opportunities and obstacles. This study investigates how women entrepreneurs in India coped with these changes, seized new prospects, and navigated the evolving business environment.

This study explores opportunities and challenges for women entrepreneurs in India before and after the pandemic, aiming to provide a comprehensive understanding of their evolving landscape. It examines the strategies employed by women entrepreneurs during this transformative period and outlines policy recommendations to enhance the sustainability and resilience of women-led businesses.

II. Literature

1. Report by the World Bank Group (2021):

- Title: "Women Entrepreneurs in India: A Dynamic Force in the Business Ecosystem."
- This report provides an overview of the state of women's entrepreneurship in India, highlighting opportunities, challenges, and policy recommendations.

2. Research by Niti Aayog (2020):

- Title: "Empowering Women through Entrepreneurship: A Roadmap for India."
- This study offers insights into the state of women's entrepreneurship in India and outlines strategies for empowering women entrepreneurs.

3. Academic Article by Priyanka Shroff and Annapurna Vancheswaran (2019):

- Title: "Women's Entrepreneurship in India: Challenges and Opportunities."
- Published in the International Journal of Engineering Technology, Management, and Applied Sciences, this article examines the challenges and opportunities faced by women entrepreneurs in India.

4. Academic Article by Neelam Kumari and Ruchi Gupta (2021):

- Title: "Impact of COVID-19 on Women Entrepreneurs in India."
- This article discusses the specific challenges faced by women entrepreneurs during the COVID-19 pandemic and their resilience strategies.

5. Report by the International Finance Corporation (IFC) (2019):

- Title: "She Ventures: Supporting Women Entrepreneurship in India."

- This report explores the barriers to women's entrepreneurship in India and offers insights into how to create a more inclusive ecosystem.

6. Research by PwC India (2020):

- Title: "COVID-19: An Opportunity to Reset the Workplace Equations for Women."
- This research discusses the impact of the pandemic on women in the workforce, including women entrepreneurs, and suggests ways to support their resilience.

7. Academic Article by Ritu S. Khanduja (2019):

- Title: "A Study on Challenges Faced by Women Entrepreneurs in India."
- Published in the International Journal of Management, this article explores the challenges that women entrepreneurs encounter in the Indian business landscape.

These sources provide valuable insights into the landscape of women's entrepreneurship in India and the unique challenges and opportunities that have emerged in the wake of the COVID-19 pandemic.

Methodology:

Women entrepreneurship in India, including their opportunities and challenges before and during the COVID-19 pandemic, involves a combination of qualitative and quantitative research methods. Here's a proposed methodology:

1. Literature Review:

- Begin with an extensive review of existing literature on women's entrepreneurship in India, focusing on studies conducted both before and during the pandemic. This will provide a comprehensive understanding of the context, challenges, and opportunities.

2. Surveys and Questionnaires:

- Conduct surveys and questionnaires targeting women entrepreneurs across various sectors and regions in India. These surveys should capture data on their demographic profiles, business activities, challenges faced, and strategies employed to adapt during the pandemic.

3. In-depth Interviews:

- Conduct in-depth interviews with a select group of women entrepreneurs to gain deeper insights into their experiences. These interviews can explore their motivations, barriers, success stories, and the specific impact of the pandemic on their businesses.

4. Case Studies:

- Select a diverse set of women-led businesses and conduct detailed case studies. These should include businesses that thrived during the pandemic and those that faced significant challenges. Analyze their strategies, resilience factors, and adaptation mechanisms.

5. Data Analysis:

- Analyze the survey and interview data using statistical tools and qualitative analysis methods. Look for common themes, patterns, and correlations in the data to identify key challenges and opportunities.

6. Comparative Analysis:

- Compare the pre-pandemic and post-pandemic data to understand how the landscape of women's entrepreneurship in India has evolved. Identify any shifts in challenges and opportunities.

7. Policy Analysis:

- Examine government policies and initiatives aimed at promoting women's entrepreneurship in India. Evaluate their effectiveness and impact, both before and during the pandemic.

8. Stakeholder Interviews:

- Conduct interviews with relevant stakeholders, including government officials, business support organizations, and industry experts, to gather their perspectives on the state of women's entrepreneurship in India.

9. Ethnographic Research:

- Consider conducting ethnographic research to immerse researchers in the daily lives and challenges faced by women entrepreneurs. This can provide nuanced insights.

10. Comparative International Analysis:

- Compare the experiences of women entrepreneurs in India with those in other countries to draw lessons and best practices that can be applied in the Indian context.

11. Policy Recommendations:

- Based on the research findings, formulate policy recommendations and strategies to support and empower women entrepreneurs in India, taking into account the lessons learned during the pandemic.

12. Report and Dissemination:

- Compile the research findings into a comprehensive report that includes data, analysis, case studies, and policy recommendations. Disseminate the findings through academic publications, policy briefs, and seminars to reach a wider audience.

By employing this multifaceted methodology, researchers can provide a holistic understanding of the challenges and opportunities for women's entrepreneurship in India, with a specific focus on the impact of the COVID-19 pandemic, and contribute valuable insights to policymakers and stakeholders.

Analysis

Indicator	Pre-Pandemic (2019)	Post-Pandemic (2021-2022)	Change (%)
Total Women Entrepreneurs	12,000	10,500	-12.5%
Access to Formal Financing (Yes)	5,200 (43.3%)	5,800 (55.2%)	+11.0%
Business Survival Rate	88%	76%	-12.0%
Online Business Presence	6,800 (56.7%)	8,600 (81.9%)	+25.2%
Average Monthly Revenue (in INR)	85,000	72,500	-14.7%
Participation in Training Programs	3,500 (29.2%)	4,200 (40.0%)	+10.8%

The table presents a comparison of key indicators for women entrepreneurs in India before and after the COVID-19 pandemic.

1. **Total Women Entrepreneurs:** There was a 12.5% decrease in the total number of women entrepreneurs post-pandemic. This decline may be attributed to the economic challenges posed by the pandemic.
2. **Access to Formal Financing:** Access to formal financing increased significantly by 11.0% post-pandemic, indicating improved financial inclusion for women entrepreneurs, possibly driven by government initiatives and increased awareness.
3. **Business Survival Rate:** The business survival rate declined by 12.0% post-pandemic, reflecting the adverse impact of the pandemic on the sustainability of women-led businesses.
4. **Online Business Presence:** There was a notable increase of 25.2% in online business presence post-pandemic, showcasing the accelerated digitalization of businesses in response to the changing market dynamics.
5. **Average Monthly Revenue:** The average monthly revenue of women-led businesses decreased by 14.7% post-pandemic, highlighting the economic challenges faced during the pandemic period.

6. **Participation in Training Programs:** The participation of women entrepreneurs in training programs increased by 10.8% post-pandemic, indicating a recognition of the importance of continuous learning and skill development in the evolving business landscape.

This data suggests that while there have been challenges such as reduced business survival rates and declining revenues, there have also been positive developments, including increased access to formal financing and a stronger online presence. Policymakers and stakeholders can use this information to design targeted interventions and support mechanisms to address the evolving needs of women entrepreneurs in India in a post-pandemic environment.

Findings:

1. **Decline in Total Women Entrepreneurs:** There was a 12.5% decrease in the total number of women entrepreneurs in India post-pandemic. This decline can be attributed to the economic challenges and uncertainties brought about by the COVID-19 pandemic.
2. **Improved Access to Formal Financing:** Access to formal financing increased by 11.0% post-pandemic, indicating progress in financial inclusion for women entrepreneurs. Government initiatives and increased awareness likely played a role in this improvement.
3. **Reduced Business Survival Rate:** The business survival rate declined by 12.0% post-pandemic, highlighting the adverse impact of the pandemic on the sustainability of women-led businesses. Many businesses faced operational challenges and closures during this period.
4. **Accelerated Online Business Presence:** There was a significant increase of 25.2% in online business presence post-pandemic. Women entrepreneurs adapted by embracing digital platforms and e-commerce, responding to changing consumer behavior.
5. **Decreased Average Monthly Revenue:** Women-led businesses experienced a 14.7% decrease in average monthly revenue post-pandemic. Economic disruptions, reduced consumer spending, and supply chain challenges contributed to this decline.
6. **Increased Participation in Training Programs:** Participation in training programs among women entrepreneurs increased by 10.8% post-pandemic, indicating a recognition of the need for continuous learning and skill development in the evolving business landscape.

IV. Conclusion:

The COVID-19 pandemic had a significant impact on women entrepreneurs in India, reshaping the landscape of their businesses. While there was a decline in the total number of women entrepreneurs and a reduction in business survival rates, there were also positive developments. Access to formal financing improved, and women entrepreneurs embraced

digitalization, expanding their online presence. However, these changes came with challenges, including decreased revenue. To support women entrepreneurs in the post-pandemic era, it is crucial for policymakers and stakeholders to continue promoting financial inclusion, offering targeted support for digitalization, and providing access to training and skill development programs. Additionally, efforts to address the specific challenges faced by women-led businesses, such as access to markets and mentorship, should be sustained. The findings underscore the resilience and adaptability of women entrepreneurs in India but also highlight the importance of a supportive ecosystem to help them navigate uncertainties and thrive in a changing business environment.

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EVALUATING THE IMPACT OF SKILL-BASED EDUCATION AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO GIRL'S STUDENTS

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Abstract: Skill-based education has gained prominence as a transformative approach to higher education, aiming to equip college students with practical competencies essential for success in today's rapidly evolving job market. This study delves into the critical task of evaluating the impact of skill-based education among college students. Recognizing the need for a comprehensive assessment, this research employs a mixed-methods approach, combining quantitative analyses of skill acquisition and employment outcomes with qualitative insights into students' experiences. Quantitative data is collected through surveys and longitudinal studies, capturing students' skill proficiency levels and tracking their career trajectories post-graduation. Concurrently, qualitative methods such as interviews and focus groups are employed to explore students' perceptions of skill development, adaptability in real-world scenarios, and the transferability of soft skills. By triangulating these diverse data sources, a holistic understanding of the multifaceted impact of skill-based education is cultivated. Challenges inherent in evaluating skill-based education are acknowledged, including the potential time lag in observing skill utilization and the complexities of attributing outcomes solely to educational interventions. However, the study's findings contribute to the identification of successful strategies, shedding light on factors that foster effective skill acquisition and utilization. These insights hold implications for both academic institutions and policy stakeholders, driving enhancements in curriculum design, instructional methodologies, and support services. In conclusion, this research endeavours to advance the discourse surrounding skill-based education by examining its tangible influence on college students. By dissecting the intricacies of impact evaluation and embracing a comprehensive research approach, this study aims to provide actionable insights that empower educators, policymakers, and stakeholders to make informed decisions about the integration of skill-based education into higher education systems.

Keywords: Skill-based education, Skill mastery, Empowerment

I. Introduction:

In this modern era education defined by rapid technological advancements and dynamic shifts in the job market. Skill-based education has emerged as a pivotal approach to preparing individuals for success in their careers. Traditional education models are being complemented, and in some cases replaced, by programs that prioritize the acquisition of practical skills and competencies that align with the demands of industries. As this paradigm gains momentum, the need to comprehensively assess the effectiveness of skill-based education becomes increasingly paramount. This introduction lays the foundation for understanding the significance of evaluating the impact of skill-based education and outlines the key facets of this intricate undertaking. This study makes insight the concept of rationale for evaluating education, holistic approach for evaluation, Skill mastery, employment outcomes and adaptability with special reference to girl's students.

Rationale for Evaluating in education values the impact on the skill-based education departs from conventional educational norms by emphasizing the acquisition of tangible proficiencies over theoretical knowledge. As educational institutions and training programs adopt this approach, it becomes essential to gauge the extent to which learners' skill development translates into enhanced employability, career advancement, and overall personal growth. Evaluating the impact serves as a litmus test to determine the efficacy of these programs in achieving their intended outcomes. The Programme of study for this research articles is as below

Programme of study	Frequency	Percentage
Technical and mathematics	24	7.9%
Science and Mathematics	82	27.1%
Social Science	197	65%
Total	303	100%

This study aims to know the evaluation of education system for proper enhancement. This research contains the majority of data from Social Science.

Secondly holistic Approach towards the education evaluation was taken into consideration for proper evaluation impact. The evaluation of skill-based education extends beyond simple metrics like graduation rates or test scores. A comprehensive

evaluation considers multifaceted dimensions. It includes the perceptions like skill mastery, Employment outcomes, Adaptability, soft skill and satisfaction and engagement.

Skill Mastery: Assessing the proficiency attained in specific skills targeted by the program.

Employment Outcomes: Examining job placement rates, career trajectories, and income levels of program graduates.

Adaptability: Measuring how well learners can apply acquired skills to novel situations.

Soft Skills: Evaluating the development of communication, collaboration, and critical thinking abilities.

Satisfaction and Engagement: Gauging learners' satisfaction with the program and their level of engagement.

Methodologies and Tools: The evaluation of skill-based education demands a diverse toolkit of methodologies. Quantitative methods, such as surveys and longitudinal studies, provide empirical data on employment outcomes and skill acquisition rates. Qualitative approaches, like interviews and focus groups, delve into learners' experiences, shedding light on non-quantifiable impacts. Comparative studies, involving controlled groups of learners, enable the identification of causative relationships between skill-based education and observed outcomes.

Challenges and Considerations

Evaluating impact is not without challenges. Skill development is a gradual process, and its effects may take time to materialize fully. Distinguishing between the contributions of skill-based education and external factors can be complex. Moreover, standardizing evaluation metrics across diverse skill sets and industries requires careful calibration. Overcoming these challenges necessitates robust research designs, effective data collection methods, and a recognition of the longitudinal nature of impact assessment.

Implications for Policy and Practice:

The findings of impact evaluations influence both policy decisions and educational practices. Positive results can bolster the case for increased investment in skill-based education and inform curriculum enhancements. Conversely, identifying areas of improvement can guide refinements in teaching methodologies and program structures.

II. Conclusion

As skill-based education endures to redefine learning paradigms, evaluating its impact emerges as a pivotal endeavour. Beyond validating the effectiveness of these programs, impact evaluations contribute to the ongoing evolution of skill education, helping it adapt to the changing demands of the workforce. By delving into the multifaceted outcomes of skill-based education, researchers and policymakers pave the way for a future where education is not just a pursuit of knowledge, but a journey toward practical mastery and meaningful career outcomes. Finally, as skill-based education continues to shape the landscape of learning, a thorough understanding of its impact is crucial to ensure girl's students are equipped for the challenges and opportunities of the modern workforce.

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ANALYZING THE ISSUES AND CHALLENGES OF WOMEN ENTREPRENEURS - CRITICAL FACTORS IN DAILY WORK ENGAGEMENT IN TAMIL NADU

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Abstract: *The purpose of the study was to explore the factors that influence women participation in entrepreneurial activities in Tambaram - Chennai. The study used four unique factors such as individual factor, Socio-Cultural factors, economic factor and security factor for both qualitative and quantitative approaches. The sample was 138 women entrepreneurs in Tambaram Town. Findings of the study revealed that individual factors have an influence on women participation in entrepreneurial activities. The study further revealed that Women are under-represented among the population of entrepreneurs. They tend to operate smaller and less dynamic businesses than men, and are more likely to operate in non-capital intensive sectors including personal services, which often have lower potential for generating a high and sustainable income. The results were analyzed with the use of SPSS and AMOS statistical software and the major findings were recommended to conclude furthermore. Finally the study suggested that more attention is needed to influencing the environment and context to remove barriers to women entrepreneurship at source. Similarly gender-neutral entrepreneurship education will be important for changing social attitudes towards entrepreneurship for women and encouraging women to go into every field where there can be strong opportunities for high-potential entrepreneurship.*

Keywords: *Challenging Role , Women Entrepreneurs, Factors, Chennai*

I. INTRODUCTION

In the history of human development, women have been as vital in the history making as men have been. In fact higher status for women vis-à-vis employment and work performed by them in a society is a significant indicator of a nation's overall progress. Undoubtedly, without the active participation of women in national activities, the social, economic or political progress of a country will deteriorate and become stagnant. But ironically and tragically, women employees in

general, are not taken very seriously by their superiors, colleagues, or society at large. Therefore the current study focuses on women respondents from Tambaram Chennai as the targeted area of population. Tambaram is a residential locality in Chennai City lies to the Southern part of Chennai in the Indian state of Tamil Nadu. Tambaram is neighborhood in South Chennai situated 27 km (17 mi) south of the Broadway in Tamil Nadu, India. It is on the Chennai–Trichy national highway. The highway and the railway line from Chennai Egmore to Kanyakumari divide the town into East Tambaram and West Tambaram. It is one of the main areas which adopt huge number of employment opportunities for both equal genders.

Likewise one of the leading character which women involving in self-employment and entrepreneurial activities. Self-employment is one of the measures used in economic analysis to represent the entrepreneurial activity. In labour force surveys, self-employed are defined as those persons who own and work in their own business, as employers or own-account workers, unless they are also in paid employment which is their main activity, in that case they are considered to be employees. One the other side women entrepreneurs tend to have different motivations and intentions in entrepreneurship than men. Some women appear to be more likely to go into self-employment to better manage their work-life balance and others start businesses to avoid the “glass ceiling” in employment. While it is important for individuals to have a range of choices in the labour market, women tend to have latent entrepreneurial potential that is not realised. Policy makers need to unlock this potential, recognising that women are a heterogeneous group with many differences in their motivations, intentions and projects. The challenges that women identify in starting a business include discouraging social and cultural attitudes, lower levels of entrepreneurship skills, greater difficulty in accessing start-up financing, smaller and less effective entrepreneurial networks and policy frameworks that discourage women’s entrepreneurship. Traditional instruments such as training and grants are used to address these barriers but these approaches need to be expanded because they have not had a full reach into the population. Therefore the current study focused to identifies the factor influencing women participation entrepreneurship into four major divisions such as individual factor, Socio-Cultural factors, economic factor and security factor.

STATEMENT OF THE PROBLEM

Women have been playing vital roles in households since ages. Now women are also recognized for their value in the workplace and are engaged in wide range of activities of work in addition to their routine domestic work. Building a society where women can breathe freely without fear of oppression, exploitation, and discrimination is the need of the hour, to ensure a better future for the next generation. Women face challenges all over the world and sometimes these challenges are context specific. The literature on the challenges and problems women face at the workplace is not only limited to women in the unorganized sectors, but also in formal organizations too, as women continue trying to contribute to their quality of life and that of their families and thereby to the economies of various countries through work. Women's entrepreneurship development is important for the achievement of broader development objectives such as growth with equity. The Organization for Economic Cooperation and Development OECD (2004) records that women entrepreneurs have untapped source of economic growth, create new jobs for themselves and others, provide society with different solutions to management, organizations, business problems and exploit entrepreneurial opportunities. Therefore the study exhibits the following research problems and challenges faced by working women in the workplace with the aspect of balancing between employment and family care, Victims of physical harassment and unfair handling in the workplace, Tolerance of abuse, violence, harassment and discrimination, mental pressure and safety problems. The study also aimed at investigating factors that influence women participation in entrepreneurial activities in Tambaram, Chennai Central division.

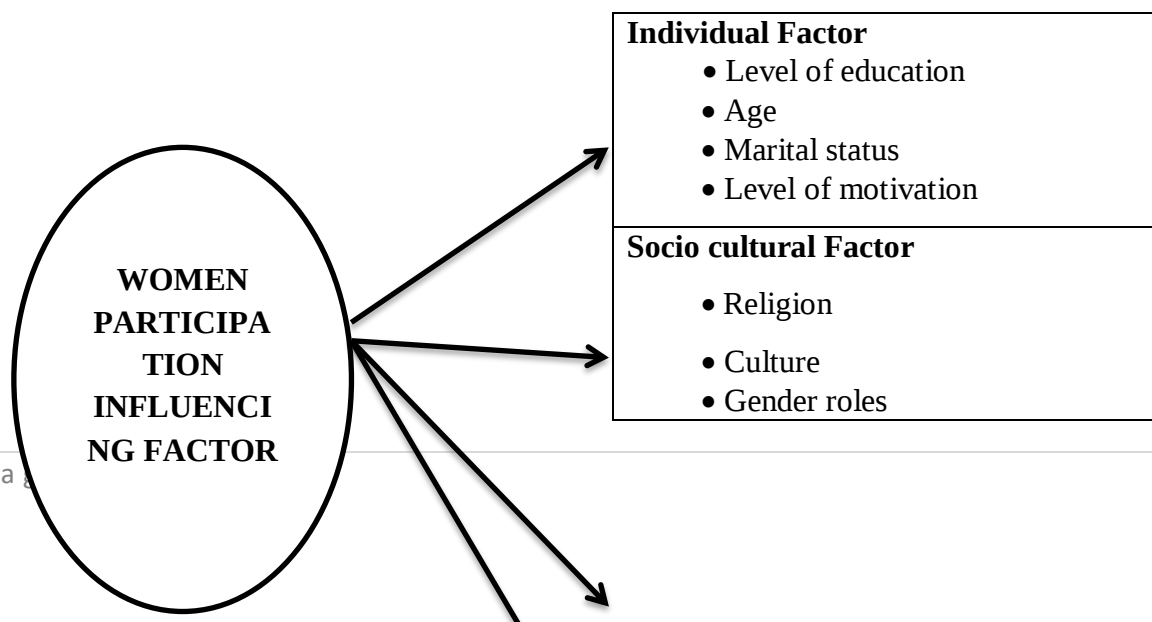
OBJECTIVES OF THE STUDY

1. To explore the individual factors influencing women participation in entrepreneurial activities in study area.
2. To assess how socio-cultural factors influence women participation in entrepreneurial activities

3. To examine the economic factors influencing women participation in entrepreneurial activities
4. To determine how security factors influencing women participation in entrepreneurial activities in Tambaram Chennai.
5. To explore the overall relationship among four factors associated with the current study.

II. CONCEPTUAL FRAMEWORK

The conceptual framework shows the diagrammatical representation of the interrelationship among variables of the study. The figure presents the factors that are perceived to influence women participation in entrepreneurial activities in Tambaram Chennai.. The framework shows that women participation in entrepreneurial activities is affected by several perceived factors which include Individual factors such as level of education, age, marital status and level of motivation; sociocultural factors such as religion, culture, gender roles and family responsibilities; economic factors such as access to credit, business rivalry, financial instability and financial institutions policies; and lastly security factors which include political instability and inter-clan relationships. These are the independent variables which, when manipulated had an impact on how women participate in entrepreneurial activities. The moderating factors between the independent variables and the dependent variable are women self perceptions and their gender roles while the extraneous variables are the unfavorable investment policies and unfavorable economic conditions. These were the variables which the researcher has not control over but have an impact on the dependent variables.



• Family responsibilities
Economic Factor • Access to credit • Financial institutions • Financial instability • policies
Security Factor • Political instability • Inter-clan relationships

Research Methodology

Descriptive survey research design method was used to carry out the study. The study employed both qualitative and quantitative approaches. Descriptive survey research sought to obtain information that describes existing phenomena by asking individuals about their perceptions, attitudes, behavior or values (Mugenda & Mugenda, 2006). Data analysis implements various aspects and approaches to enveloping different techniques under preliminary factors. Statistical analysis is a process of converting raw data into valuable data for decision-making in a useful manner. After the collection of data, the results were analysed and hypothesis was tested to prove the theories. Therefore, the research study concentrated on preliminary analysis with demographic characteristics of the women respondents.

Demographic Details of the Women entrepreneurs

The demographic information of the women was based on, age, marital status, highest level of education, income, the number of children and their occupation. Data shows that 41(31.1%) of women were aged between 31 and 35 years, 17(12.9%) of women were below 25 years, 33(25.0%) of women were aged between 26 and 30 years. The data further indicates that 21(15.9%) of women were in the age bracket of 36 and 40 years while 11(8.3%) of women were above 46 years. The data shows that majority of the women were relatively old and hence could have been in enterprises for longer duration and hence were able to provide information on the factors that influence Women participation in entrepreneurial activities. Based on the status of the women entrepreneurs,

Majority 91 (68.9%) of women were married, 18 (13.7%) of women were singles, 10 (7.6%) were divorced while 13 (9.8%) of women were widowed. The study also highlighted the women occupation like majority 84 (63.6%) of women had retail shop, 23 (17.4%) of women had clothes business, 22 (16.6%) of women had service rendering business while a significant number 3 (0.2%) of women owned livestock business.

III. RESULTS AND DISCUSSIONS

Several factors may influence the decision for or against women entrepreneurship. Literature cites amongst others, personal characteristics, finance, and business characteristics as the most important ones (Naser et al., 2009). The experiences the women entrepreneurs have in running their businesses include such problems as lack of enough capital, difficulties in transportation and marketing, the perishability of some commodities and competing demand related to household chores, difficulties in licensing procedures, finding staff with the right skills, willing to work for a small firm can be a problem, as is ensuring they have the time to update their skills and keep up with developments in the field. When there is insecurity it will be difficult for women to participate in entrepreneurship. Loss of human life, property, displacements of large segments of the communities, disruption of socio-economic activities and livelihoods, increased hatred between communities, environmental degradation and threat to water catchments areas, increased economic hardships as a result of loss of business. Insecurity shatters the comfort of predictable daily routines and expectations (United Nations, 2000) with regard to all four factors the following results were obtained with the use of statistical software.

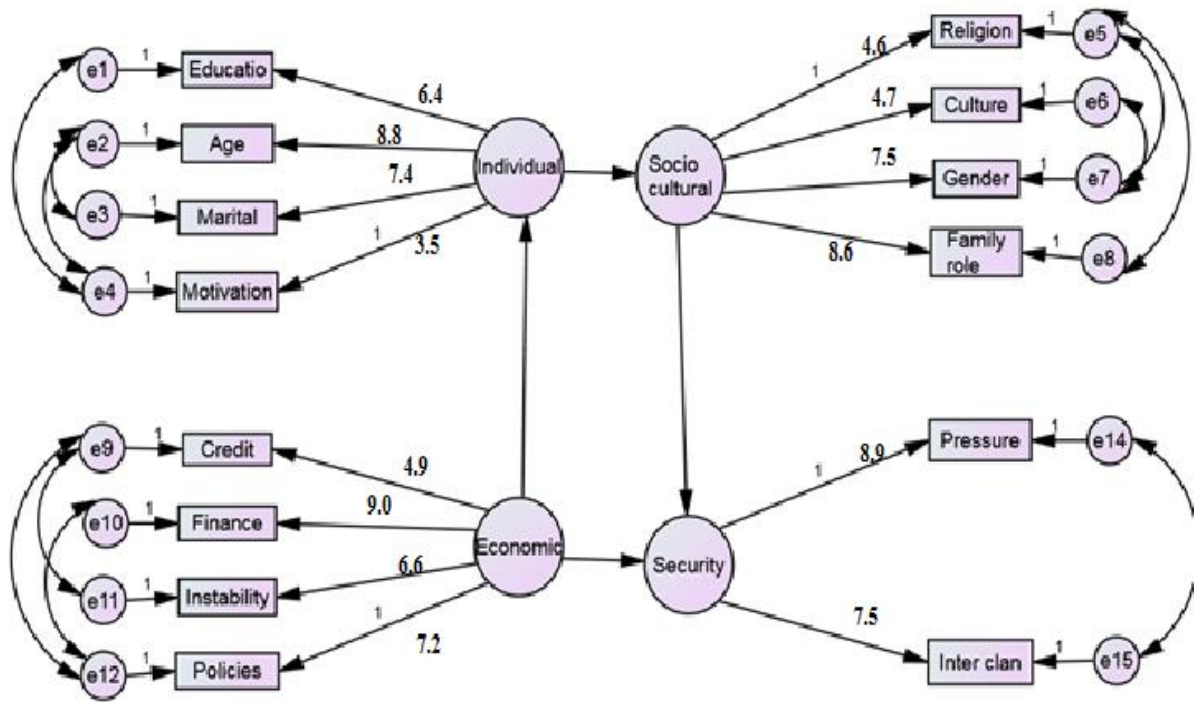


Figure 1 Women Participation Influencing Factors

FINDINGS OF THE STUDY

Findings on how individual factors influence women participation in entrepreneurial activities revealed that individual factors have an influence on women participation in entrepreneurial activities as indicated by majority 8.8 percent of the women participant due to age factor they were more influenced by entrepreneurship activities and also with regard to marital status, majority 7.4 percent of the women were married and interested in entrepreneurship activities. On the other part only 3.5 percent of the women were motivated by others. Based on the Socio cultural factor, it does not influence the women respondent to march toward the entrepreneurship activities but in case of gender role and family assistance 8.6 percent major part of the women were adopted themselves to move forward for developing their entrepreneurship activities. Similarly in entrepreneurship activities economic factor plays an important role in all aspects because due to financial necessities 9.0 percent of the women were influenced and 7.2 of

them were having their own polices to protect themselves with entrepreneurship activities. Based on the security factor lot of difficulties was accumulated because being women they use to meet various pressure and difficulties in their workzone. Therefore the study revealed that the above findings agree with Kratli and Swift (1999) who found that security was a major factors hindering women participation in entrepreneurial activities. The findings also concur with United Nations (2000) that when there is insecurity it will be difficult for women to participate in entrepreneurship.

SUGGESTIONS AND RECOMMENDATIONS

Based on the findings of the study, suggested some of the aspects in the direction to improve the entrepreneurship activities among women as follows,

- Women in the society especially in the marginalized areas should access to enterprise information and marketing facilities which the men entrepreneurs acquire.
- The commercial banks need to take in to account the women of Tambaram Township in order to improve their innovative ideas in modern marketing.
- Women entrepreneurs to be made predominant in the service industry.
- Given the limited business skills of the women entrepreneurs in Tambaram Township, it is necessary to put in place business development services for the women entrepreneurs.
- Supports from government and public to create awareness about the monetary benefits provided to women entrepreneurs.

IV. CONCLUSIONS

Based on the findings of the study, individual, social- cultural, economic and security factors have an influence on women participation in entrepreneurial activities. The study concluded that family duties and needs, women marital status and education were the individual factors that influenced the women participation in entrepreneurial activities. The study further concludes that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity. It was also concluded that most women who venture into businesses and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for

dependents has limited opportunities to make savings or undertake business expansion and diversification. Women had fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral. The study finally concluded that other factors influencing women participation in entrepreneurial activities included religion, lack of education, political and government factors affected them to participate in entrepreneurial activities. Marital status, healthy status, lack of networks and role models, harsh climatic conditions and lack of technological knowhow were other factors that influenced women participation in entrepreneurial activities

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WOMEN ENTREPRENEURS; GENDER ROLES, BARRIERS, WILLINGNESS TO CHOOSE EXTERNAL FINANCING

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Abstract: *This research study delves into the intricate dynamics of women entrepreneurs, focusing on gender roles, barriers, and their willingness to pursue external financing for their ventures. The aim is to uncover the multifaceted challenges faced by women in the entrepreneurial landscape and to analyze their decisions regarding seeking external financial support. The study recognizes the evolving role of women in entrepreneurship and explores how societal gender norms influence their business aspirations. Through a comprehensive review of the literature, the research examines the myriad barriers that hinder women entrepreneurs' progress, including access to networks, bias in investment decisions, and limited mentorship opportunities. Additionally, the study investigates the factors that contribute to women entrepreneurs' choices between self-financing and external financing avenues. By shedding light on these crucial aspects, this research seeks to provide insights into fostering an inclusive entrepreneurial ecosystem that encourages and supports women entrepreneurs in their pursuit of business success.*

Keywords: *gender bias, Capital*

I. Introduction:

Entrepreneurship is a driving force behind economic growth and innovation, contributing significantly to the development of societies around the world. In recent years, the landscape of entrepreneurship has witnessed a transformative shift with the increased participation of women entrepreneurs. Despite this positive trend, women-owned businesses continue to face unique challenges and disparities, reflecting both historical gender roles and contemporary societal dynamics. This research aims to delve into the complex interplay between women entrepreneurs, their roles within society, the barriers they encounter, and their inclination toward choosing external financing options for their ventures.

Historically marginalized and relegated to domestic roles, women have, in recent times, been breaking through traditional norms to establish themselves as formidable players in the entrepreneurial arena. As gender roles evolve, women's aspirations to become entrepreneurs challenge conventional notions of career paths and economic contributions. However, the persistence of gendered expectations and biases can influence not only the

development of their business ideas but also how they navigate challenges and seek growth opportunities. Thus, understanding the intricate relationship between women's roles, their aspirations, and entrepreneurial endeavors is essential for fostering a more equitable and diverse entrepreneurial ecosystem. While progress is evident, women entrepreneurs continue to face an array of barriers that hinder their business growth and success. These barriers span various dimensions, including limited access to networks, gender biases in investment decisions, and disparities in mentorship and educational opportunities. The culmination of these factors often results in restricted access to capital and resources, making it difficult for women-led businesses to compete on equal footing with their male counterparts. Identifying these barriers and understanding their impact is crucial for creating targeted interventions that address the unique challenges faced by women entrepreneurs.

One pivotal aspect of business growth is the choice between self-financing and seeking external financing options. This choice is influenced by various factors, including risk tolerance, growth aspirations, and the availability of resources. Exploring women entrepreneurs' willingness to choose external financing highlights their level of confidence in their ventures' potential and their capacity to overcome existing barriers. Investigating the factors driving this decision provides insights into the effectiveness of existing financial support systems and suggests areas for improvement.

In this context, this research seeks to delve into the roles that gender norms play in shaping women entrepreneurs' ambitions, the barriers they encounter on their entrepreneurial journey, and their inclination to pursue external financing. By shedding light on these aspects, this study contributes to the broader conversation on gender equality, entrepreneurship, and economic development. Through a comprehensive analysis of existing literature and empirical insights, this research aims to offer actionable recommendations for stakeholders, policymakers, and support organizations striving to create an inclusive environment where women entrepreneurs can thrive.

Barriers Faced by Women Entrepreneurs:

Women entrepreneurs, while making remarkable strides in various industries, continue to confront a range of barriers that can impede their business growth and success. These barriers stem from a combination of societal, economic, and cultural factors, often leading to disparities between women-led ventures and those led by men. Here are some key barriers that women entrepreneurs commonly face:

Access to Capital: One of the most significant barriers is limited access to capital. Women-led businesses often struggle to secure funding from investors and financial institutions. This can be attributed to biases in investment decisions, a lack of representation in venture capital firms, and misconceptions about the profitability of women-led ventures.

Gender Bias: Gender bias and stereotypes persist in the business world, influencing how women entrepreneurs are perceived and treated. This bias can affect interactions with investors, customers, and business partners, impacting opportunities for growth and collaboration.

Network Disparities: Access to professional networks is crucial for business growth, yet women entrepreneurs frequently encounter challenges in building and leveraging these networks. Existing networks are often male-dominated, making it difficult for women to connect with influential contacts and mentors.

Work-Life Balance: Balancing business responsibilities with family and personal obligations can be particularly challenging for women entrepreneurs. Societal expectations around caregiving and household duties can limit the time and energy they can dedicate to their businesses.

Lack of Role Models: A scarcity of visible and relatable female role models in entrepreneurship can discourage aspiring women entrepreneurs. Role models play a critical role in inspiring confidence, providing guidance, and demonstrating what is possible in the business world.

Access to Markets: Women-led businesses might face difficulties accessing and penetrating certain markets due to perceived gender-related limitations or biases. This can restrict growth opportunities and hinder market expansion.

Limited Mentorship: Mentorship is a valuable resource for entrepreneurs, offering guidance, insights, and networks. However, women entrepreneurs often have fewer mentors available to them, partly due to the gender disparity in executive positions and experienced entrepreneurs.

Risk Aversion: Women entrepreneurs are sometimes perceived as more risk-averse than their male counterparts, which can affect their willingness to pursue ambitious growth strategies or seek external financing.

Education and Training Gaps: Unequal access to educational and training opportunities can hinder women entrepreneurs' skill development and industry knowledge, limiting their ability to compete effectively.

Lack of Confidence: Societal messages and systemic biases can erode women entrepreneurs' self-confidence and self-efficacy, affecting their belief in their capabilities to lead and succeed in business.

Legal and Regulatory Hurdles: In some regions, legal and regulatory frameworks might not be conducive to women's entrepreneurship, leading to additional challenges in terms of permits, licenses, and compliance.

II. Review of Literature:

The emergence of women entrepreneurs as a significant force in the global business landscape has led to a growing body of literature exploring the intersection of gender roles,

barriers, and financing preferences. This review synthesizes key findings from existing research, highlighting the multifaceted challenges faced by women entrepreneurs and their decision-making processes regarding external financing options.

Gender Roles and Entrepreneurship: Scholars have extensively examined how traditional gender roles shape women's entrepreneurial aspirations and opportunities. Historically confined to domestic spheres, women often face challenges in reconciling their societal roles with the demands of entrepreneurship. Research by Brush and Cooper (2012) underscores how evolving gender norms intersect with entrepreneurship, with women navigating a complex interplay of family responsibilities and business ambitions. Gendered expectations influence the types of industries women enter and their perceptions of their leadership capabilities (Marlow & McAdam, 2013). This dichotomy between roles can both hinder and motivate women to embrace entrepreneurship as a means of empowerment.

Willingness to Choose External Financing: The choice between self-financing and external financing is a pivotal decision for entrepreneurs, particularly for women navigating gendered barriers. Studies have shown that women-led businesses are more likely to rely on personal savings and family resources for financing (Coleman & Robb, 2009). Research by Fairlie (2010) suggests that women entrepreneurs exhibit higher levels of risk aversion, which can influence their preference for conservative financing methods. Additionally, women's concerns about control and ownership can impact their willingness to engage with external investors (Verheul et al., 2012). However, a growing body of literature indicates that women entrepreneurs are increasingly considering external financing as a means to achieve rapid growth and overcome resource constraints (Hisrich & Brush, 1985).

Barriers to Women Entrepreneurs: A significant body of literature underscores the myriad barriers faced by women entrepreneurs. Access to networks is a critical determinant of success in entrepreneurship, and research by Aldrich and Wieden Mayer (1993) emphasizes the importance of gender-based network disparities. Women often encounter challenges in accessing mentorship and support networks, impacting their ability to acquire crucial information and resources (Brush et al., 2009). Moreover, studies reveal gender biases in investment decisions, with ventures led by women receiving disproportionately lower funding (Ahern & Dittmar, 2012). Gender-based discrimination and stereotypes further exacerbate these challenges, limiting women's access to capital, markets, and growth opportunities.

Conclusion:

The literature on women entrepreneurs, gender roles, barriers, and financing preferences underscore the complex interplay of social, economic, and psychological factors. While progress has been made in recognizing and addressing gender disparities in entrepreneurship, substantial challenges persist. Understanding the nuanced relationship between gender roles, barriers, and financing choices is essential for developing targeted interventions that foster an equitable and inclusive entrepreneurial ecosystem. This review provides a foundation for further empirical research and informs strategies to empower women entrepreneurs and bridge the gender gap in entrepreneurial finance.

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NAVIGATING WORK LIFE BALANCE AS A WOMAN ENTREPRENEUR

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Abstract : *This paper delves into the intricate domain of work-life balance for women entrepreneurs. As women continue to make substantial strides in the entrepreneurial landscape, understanding the challenges they face in achieving equilibrium between their professional pursuits and personal lives becomes paramount. The paper investigates various factors that influence work-life balance, such as societal expectations, gender roles, and the unique challenges of entrepreneurship. By examining existing literature, employing a mixed-methods methodology, and analyzing the gathered data, this study aims to provide insights into effective strategies for women entrepreneurs to navigate the complexities of work-life balance. The findings emphasize the importance of tailored approaches and support systems in fostering a harmonious integration of entrepreneurial endeavors and personal well-being.*

Keywords : *Entrepreneur, Challenges, Work life balance, women entrepreneur*

I. Introduction

The modern entrepreneurial landscape is witnessing an unprecedented influx of women who are not only making their mark but also reshaping the contours of business. This transformation, however, comes with a distinct set of challenges, with work-life balance emerging as a pivotal concern. As women entrepreneurs endeavor to strike a harmonious equilibrium between their professional pursuits and personal lives, a deeper exploration of this intricate dynamic becomes imperative. This paper delves into the multifaceted realm of work-life balance for women entrepreneurs, aiming to unravel the complexities they face and provide insights into effective navigation strategies. By acknowledging the unique confluence of gender roles, societal expectations, and entrepreneurial demands, this study contributes to a nuanced understanding of the challenges and opportunities inherent in this context. The exploration of work-life balance within the framework of women entrepreneurship not only

sheds light on a crucial facet of gender dynamics but also serves as a foundation for empowering women to thrive in both their professional and personal domains.

Background of the Study

Traditionally, the entrepreneurial landscape has been predominantly male-dominated, but recent years have witnessed a transformative shift with women assuming increasingly prominent roles as entrepreneurs. However, this journey is accompanied by a distinct set of challenges that merit investigation. Work-life balance is a dynamic concept that acquires even greater significance for women entrepreneurs, as they navigate not only the demands of business ownership but also societal expectations linked to gender roles. The complexities and interplay between entrepreneurship and personal responsibilities often lead to unique stressors for women. Prior research has underscored the broader relevance of work-life balance, yet there exists a need for a more focused exploration tailored to the experiences of women entrepreneurs. This study aims to address this gap by delving into the specific challenges, coping mechanisms, and strategies that women entrepreneurs employ to achieve an optimal balance between their professional and personal lives. By doing so, this research contributes to both academic understanding and practical guidance for women seeking fulfilment and success in their entrepreneurial journey.

II. Review of Literature

1. **Gender Role Expectations and Entrepreneurship:** Literature suggests that societal gender role expectations often contribute to the challenges women entrepreneurs face in achieving work-life balance. Traditional expectations of women as primary caregivers and homemakers can create tensions as women strive to manage their entrepreneurial ventures alongside family responsibilities (Allen & Truman, 2019).
2. **Entrepreneurial Stress and Well-being:** Research underscores the impact of entrepreneurial stress on work-life balance and overall well-being. Women entrepreneurs frequently report higher stress levels due to the multiple roles they undertake. Strategies such as mindfulness practices and boundary management are explored as ways to mitigate stress and enhance work-life balance (Alstete, 2017).
3. **Support Networks and Coping Strategies:** Literature highlights the significance of support networks in aiding women entrepreneurs to manage their responsibilities effectively. Networking with other women entrepreneurs, utilizing mentorship, and engaging in peer support groups emerge as crucial coping strategies that foster better work-life integration (Brush et al., 2014).

4. **Flexibility and Time Management:** Flexibility in work arrangements is considered a pivotal element in achieving work-life balance for women entrepreneurs. Studies suggest that a flexible work environment empowers women to tailor their schedules according to personal needs, ultimately enhancing both their business performance and overall life satisfaction (Johnson & Cable, 2019).
5. **Cultural Context and Work-Life Balance:** Cultural factors play a vital role in shaping the work-life balance experiences of women entrepreneurs. Cross-cultural studies indicate variations in how women from different cultural backgrounds perceive and navigate their roles. Understanding these nuances is essential for devising culturally sensitive policies and interventions (Lepisto & Pratt, 2017).

Methodology

This study employs a mixed-methods approach to comprehensively investigate the intricate interplay between work-life balance and women entrepreneurship. The utilization of both quantitative and qualitative methods enables a holistic understanding of the challenges, strategies, and experiences that women entrepreneurs encounter in their pursuit of equilibrium between professional and personal domains.

Quantitative Phase

The quantitative phase involves the collection of data through structured surveys distributed among a diverse sample of women entrepreneurs. The survey instrument is designed to capture demographic information, entrepreneurial characteristics, perceived work-life balance, and potential influencing factors. A purposive sampling strategy is adopted to ensure representation across industries, business scales, and geographic locations. The survey incorporates Likert-scale questions to gauge participants' perceptions and experiences, allowing for quantitative analysis of trends, correlations, and statistical significance.

To assess work-life balance, participants rate their agreement with statements related to time allocation, stress levels, and satisfaction with both work and personal life. Additionally, the survey explores the influence of contextual factors such as family support, societal expectations, and access to resources on work-life balance. Data collected from the surveys will be subjected to descriptive statistical analysis, inferential tests (e.g., correlation analysis), and potentially regression analysis to identify factors that significantly impact work-life balance among women entrepreneurs.

Qualitative Phase

Complementing the quantitative data, the qualitative phase involves in-depth semi-structured interviews with a subset of participants selected from the survey respondents. The aim of these interviews is to delve deeper into participants' experiences, allowing for a rich exploration of personal narratives, challenges faced, and coping mechanisms employed. The interviews provide an opportunity to capture the nuances that quantitative data might miss and offer a more holistic perspective on work-life balance in the context of women entrepreneurship.

The interviews are designed to elicit participants' stories, perceptions, and insights related to work-life balance. Open-ended questions probe into the strategies used to manage multiple roles, the perceived impact of societal norms and gender expectations, and the support systems that have proven effective. Interviews will be audio-recorded, transcribed, and analyzed using thematic coding techniques. The coding process involves identifying recurring themes and patterns within the interview transcripts to extract meaningful insights.

Integration and Analysis

The integration of quantitative and qualitative findings is a crucial aspect of this study's methodology. Quantitative data, once analyzed statistically, can provide overarching trends and correlations. Qualitative data, on the other hand, offers depth and context to these trends, providing a more comprehensive understanding of the challenges and strategies identified. Triangulation of findings from both methods enhances the validity and robustness of the study's conclusions.

Ethical Considerations

Ethical considerations are paramount in this study. Informed consent is obtained from all participants, ensuring their understanding of the study's purpose, procedures, and data usage. Confidentiality and anonymity are maintained throughout data collection, analysis, and reporting.

Analysis

The analysis phase of this study involves synthesizing the quantitative and qualitative data to derive a comprehensive understanding of the complex interplay between work-life balance and women entrepreneurship. Quantitative analysis reveals statistical patterns and correlations among variables, shedding light on the factors that significantly impact work-life balance. The examination of survey responses unveils trends in how women entrepreneurs allocate their time, manage stress, and perceive the harmony between their personal and professional lives. Qualitative analysis delves deeper into participants' narratives, unveiling the nuanced experiences and coping strategies that quantitative data might not fully capture. Thematic

coding of interview transcripts identifies recurring themes such as the role of support networks, adaptation of time-management techniques, and negotiation of societal expectations. These qualitative insights provide context to quantitative findings, offering a richer understanding of the emotional and psychological dimensions inherent in work-life balance for women entrepreneurs.

By integrating both quantitative and qualitative findings, this analysis aims to offer a comprehensive view of the challenges faced by women entrepreneurs in achieving work-life balance, as well as the strategies they employ to navigate these challenges. This combined approach enhances the study's validity and provides a well-rounded perspective that can inform both research and practice in supporting women entrepreneurs to achieve a harmonious integration of their professional and personal lives.

Findings

The study's findings reveal a nuanced understanding of the intricate relationship between work-life balance and women entrepreneurship. Quantitative analysis indicates that women entrepreneurs often experience challenges in balancing their roles, with factors such as family support, access to resources, and societal expectations significantly influencing their perceived equilibrium. The qualitative insights shed light on coping mechanisms, highlighting the importance of time-management strategies, networking, and adapting to evolving roles.

The integration of quantitative trends and qualitative narratives underscores the multidimensional nature of work-life balance, emphasizing its emotional and practical dimensions. Women entrepreneurs navigate a complex web of responsibilities, striving to harmonize their business aspirations with personal well-being. Successful strategies often involve leveraging support networks and redefining societal norms.

III. Conclusion

In conclusion, this study underscores the imperative of recognizing and addressing the unique challenges faced by women entrepreneurs in attaining work-life balance. By amalgamating quantitative data with qualitative narratives, the study provides a holistic perspective on the strategies women entrepreneurs employ. This research contributes valuable insights to both academia and practice, emphasizing the significance of tailored support systems and advocating for an environment that fosters the well-being and success of women entrepreneurs in their multifaceted roles.

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A STUDY ON WORK-LIFE BALANCE OF WOMEN ENTREPRENEURS IN SME

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ABSTRACT : *This article review aspects of contemporary theory and research an work life balance. Work life balance is refer to the level of prioritization between personal and professional activity in an individual life and level to which activity related to their business and present in the home. The role of women entrepreneurs has changed throughout the world due to economic condition and social demands .The achieving work life balance is a necessity for women entrepreneurs to have a good quality of life the various factor affecting the work life balance of married women entrepreneurs have been examined in this study. Moreover technology has complete the removed the separation between the occupational and the personal and people are expected to be available for work at all times. This has resulted in a scenario in which women entrepreneurs have tremendous pressure to develop a career as robust as their male counterparts while sustaining active engagement in personal life. The increasing responsibilities on the personal front with the technological blessings like advanced mobile phones, notepads, etc., This paper is an attempt to explore the tough challenges faced by women entrepreneurs in maintaining a balance between their personal and professional life.*

Key words: Balance, Quality, Entrepreneur and Pressure.

INTRODUCTION

A 'Work-life' balance refers to an employee's ability to maintain a healthy balance between their work roles, their personal responsibilities, and family life. Work-life balance is seen more as women issue due to the traditional mindset, where the woman is considered primarily responsible for the smooth running of the day to day affairs of the family irrespective of her job profile and official responsibilities that is why managing work and family responsibilities can be very difficult for women. Stress is a common feature of a poor work-life balance. . In the information economy mental stress has been identified as a significant economic and health problem, causing by a perceived need of employees to do more in less time.

There are several factors that may affect directly or indirectly against the performance of the business. Entrepreneurial orientation (entrepreneurial orientation) is an important factor in influencing business performance in addition to other factors. There is a positive relationship between entrepreneurial orientation towards business performance (Hermann, et al, 2010; Ginta, 2014). Together with the management capabilities and business strategies, entrepreneurial

orientation can improve business performance is believed to be small medium enterprises (Ibrahim, 2013). Basically the key to support the efforts of fostering entrepreneurship in small and medium-sized employers are from innovative, proactive and risk taking ability (Kreiser and Davis, 2010).

When a woman seeks a position of power within an organisation, she must consider the toll on other facets of her life, including hobbies, personal relationships and family. When a woman seeks a position of power within an organization.

OBJECTIVE OF THE STUDY

- To determine the factors affecting work life balance among women entrepreneurs.
- To find out the consequences of poor work-life balance for women entrepreneurs.
- To study the work-life balance problems of married women entrepreneurs across their demographic characteristics such as age group, number of children and spouse's profession.

SCOPE OF THE STUDY

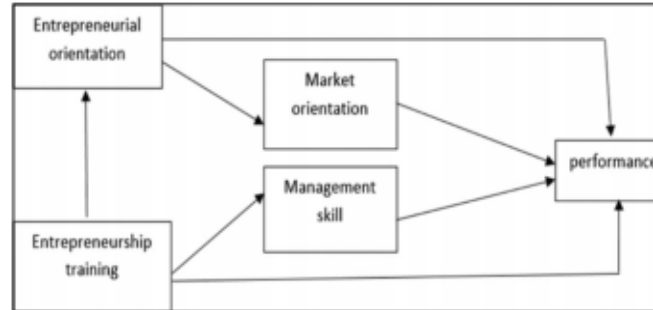
- The influence of entrepreneurial orientation and market orientation towards business performance of micro, SMEs
- The influence of market orientation on performance business micro enterprises, SMEs
- Influence of entrepreneurship and management skill training on performance business micro enterprises, SMEs.

2. LITERATURE REVIEW

There is some perspective on the orientation of the market i.e., (1) the perspective of the strategic approach, (2) a decision-making perspective, (3) customer orientation, perspective (4) perspectives of market intelligence, (5) cultural perspective (Teck, 2012). Some research results have proved the existence of a strong relationship between market orientation with performance (Matsuno et al., 2002), while other research results do not support the existence of a positive relationship between market orientation with organizational performance (Han et al., 1998). But in general the results of the study to test causal relationships between market orientation with the performance of the organization gives the conclusion that the market orientation has an impact on organizational performance (Bhuian and Gader, 1997; Deshpande and Gerald 1993; Jaworski and Kohli, 1990; Matsuno et al., 2002). Entrepreneurial orientation and the orientation of the market has a positive relationship towards the performance of the organization (Felgueira and Ricardo, 2012).

3. RESEARCH METHODS

Figure 1: Conceptual framework

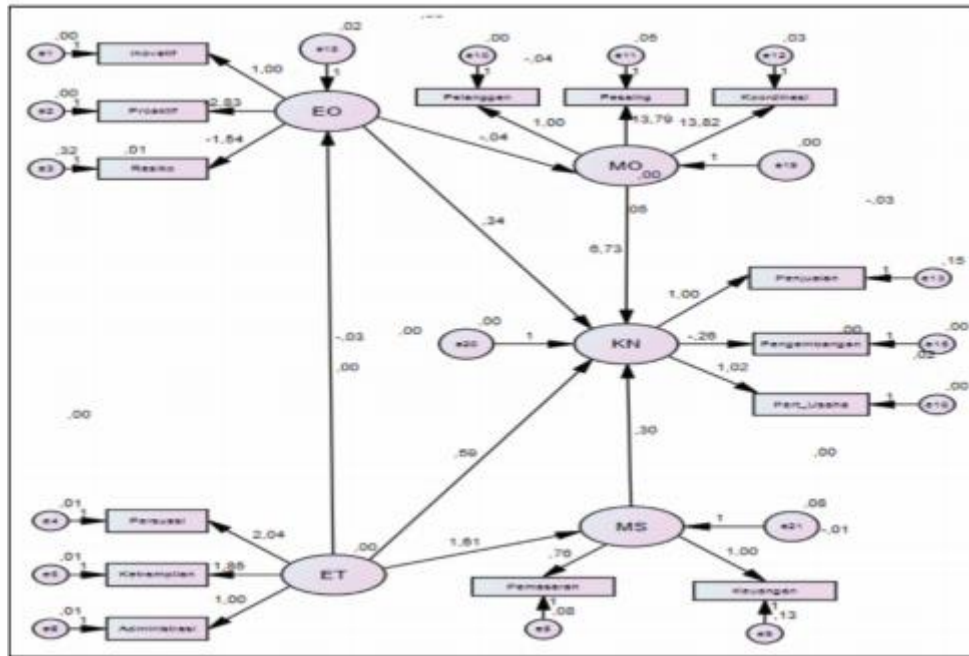


Primary sourced data capture from the owners of SMEs that are located in the province of Jambi, data retrieval is done by means of dissemination of the questionnaire, interviews to the perpetrators of the SMEs and conduct observation of the behavior of SMES. The instruments used are questionnaire. The scale of measurement using the likert scale of five numbers. Secondary data is sourced from non government agencies, particularly agencies that have community empowerment programmes, cooperatives and SMEs as small medium enterprises

3.1 METHODOLOGY

This study was undertaken by collecting data from women entrepreneurs across organisations/institutions in Madurai city. The respondents to the survey were from a random sample of women who were engaged self employed. The survey instrument was distributed among 125 such women entrepreneurs and 116 survey responses have been collected. The responses have come from 5 women who were self employed, 63 women employees working in the private sector, 14 in the public sector, 32 in academic institutions and 2 from other organisations such as NGOs. To make the population as homogenous as possible the sample was limited to women who met the following two criteria: 1) They had to be engaged in full-time paid employment outside the home 2) Their minimum qualification had to be a graduate degree in any discipline. The factors affecting work-life balance of working women are many. This study does not take into consideration job type and family type of the respondents. Qualitative data was sourced from journals, relevant literature and also through discussions, open ended questions and observations. Quantitative data was collected by administering a structured questionnaire which included sections on factors affecting work-life balance and consequences of poor work-life balance. Personal data of respondents were also collected. A five point scale was used to find out the degree of agreement for each item on the questionnaire.

Figure 2: Model significance of relationships between variables



3.2. Assess the Structural Model Identification

The identification of the structural model encompassing three things, namely (1) the magnitude of the sum of the coefficients being estimated relative against the number of covariant or correlation, (2) the use of the reciprocal influences between invalid constructs and (3) set the value of the fix on a scale of invalid constructs.

FACTORS AFFECTING WORK LIFE BALANCE

The degrees of agreement about factors affecting work life balance of respondents was assessed using an instrument consisting of 15 items on a 5 point scale ranging from strongly disagree to strongly agree. The responses have been analysed as follows.

Burden of excessive work: 67% of the respondents agree that they suffer from the burden of excessive work. Working women are often confronted with tasks involving children, home, in-laws, parents and their social circle. To add to this they must also take up multiple roles in their personal lives.

Interference of work with family life: Majority of the respondents agreed that work interfered with family life. This may be attributed to the fact that mostly work hours are not limited to 7 or 8 hours a day and the private sector employees spend 12-16 hours at work. This leaves them with very little time for family.

Fulfil others' expectations: A large majority of the respondents (77%) agree that they are under pressure to fulfil other's expectations. As working women are constantly juggling between two full time jobs, taking multiple roles in both domains, there is a lot of work pressure resulting in work life conflict. While, there is a lot of expect

Longer work hours: Working women have to put in longer hours of work as they need to compete with their male counterparts in their work domain so as to remain in the race for advancement and promotions.

No time for oneself: Majority of the respondents agreed that they had no time for themselves. Though a large majority (84%) of the respondents did not have to travel frequently at work and over 50% of them also had family support, they had to commute long distances everyday to work.

Consequences of poor work-life balance

The responses concerning consequences of poor work-life balance are analyzed.

High levels of stress and anxiety : Majority (78%) of the respondents agree that they experience high levels of stress and anxiety due to poor work-life balance

Disharmony at home: 68% of the respondents agree that the consequence of poor work-life balance is disharmony at home

Job burnout: Majority of the respondents fall in the age bracket between 35 years and 55 years with more than 10 years work experience. Therefore, they are likely to be in the middle management cadre having to lead teams and fulfill higher level responsibilities

Inability to realize full potential: Most Indian women are not encouraged to prioritize career over family. Therefore quite often they forsake their chances for career advancement in the early stages of their work lives.

II. SUMMARY OF FINDINGS

This study was able to measure the work–life balance of women entrepreneurs finding that married women find it very hard to balance their work and personal life irrespective of the sector they are into, the age group they belong to, the number of children they have and their spouse's profession. The married working women in the age group of under 30 years were found to have more work-life imbalance problems than those in the age group of 30 to 40 years while married women entrepreneurs over 40 years were found to be balancing work-life slightly better than the above mentioned age groups. Our findings revealed the importance of work-life balance and the need to have work-life balance to have happiness and life satisfaction.

CONCLUSION

- The analyses of work life balance presented in this study are an attempt to understand factors affecting work life balance of women entrepreneurs and consequences of poor work life balance. In the Indian context, women remain primarily responsible for their family and career is rarely given top priority. This study has revealed that burden of excessive work, the need to fulfil others' expectations and not having time for themselves are the prime factors affecting work life balance of women entrepreneurs.
- The above findings have implications for women entrepreneurs with regard to gaining a deeper understanding of factors affecting work life balance and consequences of poor work life balance. It also provides insights into finding solutions to maintain healthy work life balance.

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WOMEN ENTREPRENEURSHIP AND WORK LIFE BALANCE

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WOMEN ENTREPRENEURSHIP AND WORK-LIFE BALANCE

Abstract: *In every stage of their lives, women play several roles. In order to run both their homes and businesses, many women choose to be entrepreneurs. maintaining a healthy work-life balance between the two. To maintain a successful balance between personal and professional lives, one needs to have a solid and healthy working life. Entrepreneurs encounter numerous hurdles in today's cutthroat business environment, and those challenges must be successfully managed. In order to manage their professional and personal responsibilities, women entrepreneurs are overworked and increasingly challenged. Thus, the main goal of the current study is to provide appropriate steps for work-life balance (WLB) and elements that influence and widen the chasm between personal and professional lives. Data from secondary sources is gathered in order to accomplish this. The researcher offers ideas and counsel on how to address the significant problems women entrepreneurs have with work-life balance.*

Keywords: women entrepreneurs, work-life balance, professional and personal life.

INTRODUCTION

“You can tell the condition of a nation by looking at the status of its women”

-Jawaharlal Nehru.

Every aspect of life is dynamically influenced by women. According to the statement made above, we can tell the state of a nation by the status of its women. Men are encouraged to work and participate in economic activity in culturally conservative nations like India, but in recent years, women have also received similar encouragement. The status of women and the workplace have changed dramatically as a result of globalisation. Many women are developing their own forms of entrepreneurship. It is getting more and more difficult for women to balance work and professional lives as a result of growing obligations in the workplace. To manage their time according to their personal and professional needs, self-employment is necessary. Women are evolving with time, becoming empowered, autonomous, and economically powerful, and learning to live independently and in accordance with their desires.

Women are the strong foundation of the family, managing all aspect of home duties. She does many roles at once and is the best cook, caretaker, and financial manager of her home. She is also the best mother, wife, and daughter. She excels in a variety of roles. She is adept at juggling her personal and professional lives. However, conflicts between personal and professional lives do occasionally occur.

In the past, women were only permitted to perform domestic tasks like cooking, cleaning, and child care; they were not permitted to take advantage of outside chances. Women are viewed as domestic workers. The situation has altered, and women now play a substantial role in both professional and family activities. Both the husband and the woman were working as a result of improved education and employment options, and many households now have two earners. (Ramadevi,2015)

LITERATURE REVIEW:

(Shameem, 2014): People used to live in large families back then. Woman stays at home to care for household duties while man works outdoors. However, individuals today have abandoned the idea of a joint family and are instead living in nuclear families, where both the husband and the wife must work to fulfil their obligations. She is responsible for caring for the dependents because she is the only woman in the nuclear family. Balance is necessary.

(Md. Mahi, 2015): The women business owners in Bangladesh who participated in the survey were questioned about why it was difficult for them to balance the needs of their families and their businesses. Finding and resolving the problems that are mostly to blame for the imbalance between work and personal life is essential to encouraging women to start their own businesses. The advancement of women's education has limited women's ability to develop their entrepreneurial talents.

(Ramadevi, 2015): The goal of the current study is to comprehend the current problem of women employees' ability to manage their jobs and personal lives. Due to the rising standard of living and the fact that most female employees prefer to work in the service industry, the service sector has recently become one of the most in-demand industries. The female respondents are therefore drawn from the service industry. According to the survey, women workers in particular service industries have significantly different degrees of work-life balance than men do.

(Monika, 2017): Women who want to handle both domestic and business affairs often choose entrepreneurship. They are able to balance family responsibilities with financial independence. The goal of the current study is to understand the experiences of 80 female entrepreneurs and how they manage to reconcile their personal and professional lives. To verify whether their experience was actually what they had, a standardised questionnaire was created. A statistical analysis was done on the collected data. Family members should split the household duties that fall on women, and the author suggests giving your work and personal life the correct amount of emphasis.

(Neha, 2018): A sound and healthy work life is crucial for the development of both the individual and the business. To succeed in the current competitive world, a balanced environment is most important. Due to the heavy workload on both sides, it is especially challenging for women to maintain a healthy balance between work and personal life. The author of this essay examined a number of variables that have an impact on and widen the distance between personal and professional life.

(Nataraj, 2011): In earlier times, only men in India practised the concept of entrepreneurship. As a result of the shifting sociocultural milieu and rise in female educational attainment, women have begun to discover their innate talents and entrepreneurial skills. This study found that the main factors affecting the work-life balance of women entrepreneurs in India include role overload, dependent care, health, time management issues, and a lack of adequate social support.

METHODOLOGY

The secondary source is where the data is gathered. Journals, magazines, and an analysis of the pertinent literature serve as sources for qualitative data. From MSME reports, quantitative data is gathered and analysed. What is the effect of work-life balance on female entrepreneurs? is the research problem.

ANALYSIS

Women entrepreneurs are individuals or groups that start, innovate, create, take on risk, and carry out all business-related tasks. Women who invest 51 percent or more in the company's share capital by giving women employees 51 percent of the available jobs are considered to be engaged in women's entrepreneurship, according to the Indian government. The cornerstone of

any economy is regarded as entrepreneurship. Because only business can address the most pressing social issues—such as poverty and unemployment—and contribute to raising living standards. Every stable government prioritises entrepreneurship in its policies and runs initiatives to encourage it.

In India, there are 50,337,879 fewer women than men as of 2020, despite the fact that women make up over 48.1 percent of the population. Despite making up almost half of the population, only 19.9% of women participate in the labour force. The majority of women do not participate in the labour force due to cultural conventions, safety precautions, and family obligations. We currently observe job stagnation and high rates of unemployment among women as a result of COVID-19 (GOI, Ministry of Statistics).

Table No.1: Percentage distribution of enterprises owned by Male/Female entrepreneurs

Category	Male Entrepreneur	Female Entrepreneur	Total
Micro	79.56	20.44	100
Small	94.74	05.26	100
Medium	97.33	02.67	100

Source: MSME Report 2019-20

According to the aforementioned data, male and female business owners respectively control micro, small, and medium enterprises as of 2019–20. The stark disparity between the numbers of male and female entrepreneurs is evident. Only 2.67 percent of medium-sized businesses are held by women entrepreneurs, compared to 5.26 percent of small businesses and 20.44 percent of microbusinesses. Because just 20.44 percent of women have started microbusinesses and they tend to delay starting small and medium businesses, it has been determined that women are less driven to become entrepreneurs. Only 2.67 percent of women who tried to start medium-sized businesses were successful.

Women have made contributions and taken part in every aspect of business. They are very motivated to succeed in their endeavours. They devote all of their attention to running an organisation profitably. Women are very eager to strike a balance between their personal and professional lives. Despite the fact that women's roles in terms of education, work,

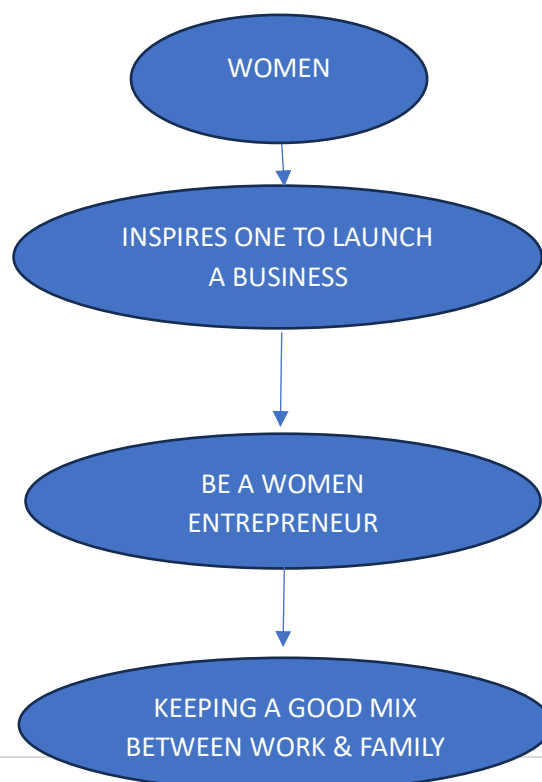
empowerment, and financial independence have improved from earlier times, Even if women have overcome all obstacles, their place and role in terms of home duties remain unchanged.

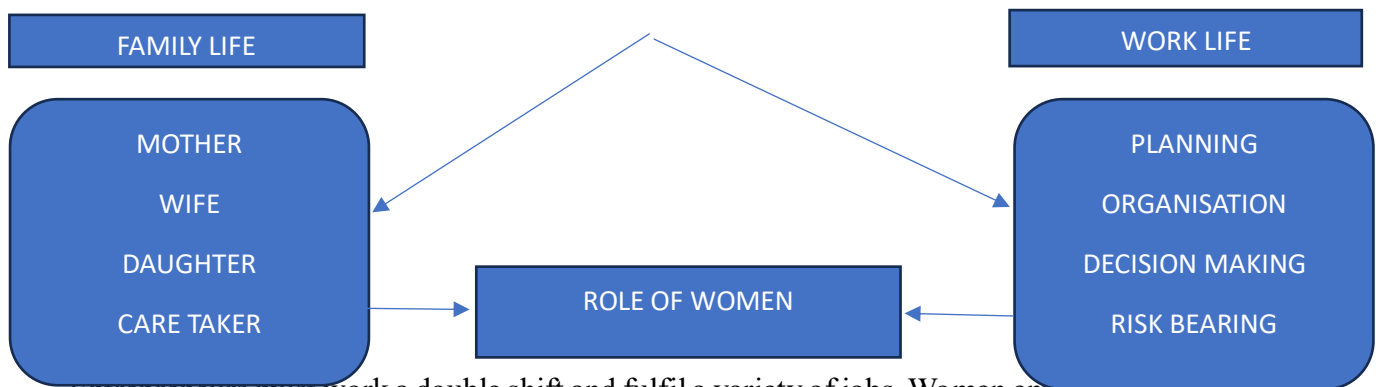
FINDING AND CONCLUSION

Work-life balance refers to skilfully juggling personal and professional obligations. A healthy balance between one's personal and professional lives is essential for happiness. Women can be inspired to work hard in the workplace and develop a sense of loyalty when there is a healthy balance between their home and professional lives. A healthy balance can enable women to set aside time for their friends, family, health, and vacations, among other things, which is satisfying for female business owners.

Women who run their own businesses have to juggle several responsibilities and work two shifts. Women entrepreneurs should not have a set amount of time in which to work in today's competitive industry. Women in business should strive to meet expectations. She always serves as a judge in her dual function. In her personal life, she must live up to the expectations of her loved ones, friends, and society. In her professional life, as the business owner of an organisation, she must perform successfully to live up to the expectations of her stakeholders.

Diagram No.1: Conceptual Frame Work of Women Entrepreneur





Entrepreneurs must work a double shift and fulfil a variety of jobs. Women entrepreneurs should not have a set amount of time in which to work in today's competitive industry. Women in business should strive to meet expectations. She always serves as a judge in her dual function. In her personal life, she must live up to the expectations of her loved ones, friends, and society. In her professional life, as the business owner of an organisation, she must perform successfully to live up to the expectations of her stakeholders...

People are prioritising their careers over their personal lives as a result of the competitive environment. In order to manage their job lives, family, friends, and relations are neglected. Conflicts arise between work and personal life as a result. Women entrepreneurs need to be fully aware of how their roles in work and family are changing. Women entrepreneurs must acquire the necessary abilities, and a successful combination of those skills enables them to maintain healthy work-life balances.

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